

DECLARATION OF MIKE NGUYEN

I, MIKE NGUYEN, declare as follows:

1. I am an employee at the firm Analysis Group, Inc., in Los Angeles, California. I have personal knowledge of the facts stated herein and if called and sworn as a witness I could and would competently testify under oath thereto. Analysis Group employs approximately 300 professionals in the areas of economics, accounting, finance and strategy. I graduated from the University of California, Los Angeles in 1995 with a Bachelor of Science degree in Mathematics. I received a Master of Business Administration in Finance and Accounting from the University of California, Los Angeles in 2002. I have more than nine years of experience in the analysis of economic, financial and accounting issues related to various types of disputes. My qualifications are summarized on my curriculum vitae, appended as Exhibit 1. Analysis Group is compensated at the rate of \$315 per hour for my time.

2. I have been retained by The Kick Law Firm, APC, counsel for Plaintiff Carlos Corrales in the matter of Gillette M3 Power Class Action Litigation in the United States District Court for the District of Massachusetts MDL 1704, to compare retail costs to consumers of the Gillette M3 Power Razor and razor blades (collectively "M3P") sold in California to retail costs of the M3P sold in the rest of country. I was asked to conduct my analysis over the period May 2004 through September 2005.

3. In order to estimate the differences in retail costs to consumers of the M3P in California versus the rest of the country, I analyzed cost of living data obtained from the American Chamber of Commerce Researchers Association (hereafter "ACCRA"). ACCRA is a nonprofit professional organization comprising research staff of chambers of commerce, economic development organizations and agencies, and

related organizations throughout the United States and Canada. ACCRA developed the ACCRA Cost of Living Index to meet the need for a measure of living cost differentials among urban areas. The ACCRA Cost of Living Index has been published quarterly since 1968 and is based on nearly 100,000 data points gathered primarily by ACCRA members located in 400 cities. The Cost of Living Index measures relative price levels for consumer goods and services in participating areas.¹ This index is among the types of data typically relied upon by experts in my field in forming opinions or making inferences.

4. Differences in retail costs to consumers of the M3P can be approximated by differences in the Cost of Living Index for different areas of the country. My review of ACCRA's Composite Index² shows that the cost of living in California cities was 38.4 percent higher than other cities in the U.S. during the 2nd quarter 2005 through the 1st quarter 2006³ (See Exhibit 2). A portion of this difference is attributable to the large differences in the cost of housing in California, which was 105.6 percent higher than other cities in the nation. If I eliminate housing costs, the cost of living in California was 13.2 percent higher than other cities (See Exhibit 3). Furthermore, if I focus only on toiletries, costs in California were 28.3 percent higher than the rest of the U.S.⁴ (See Exhibit 4). Among the index classifications, it is my conclusion that differences in the costs of toiletries provides a reasonable basis for estimating differences in retail costs to

¹ ACCRA, The Council for Community and Economic Research.

² The Composite Index is a weighted index that includes the cost of grocery items, housing, utilities, transportation, healthcare and miscellaneous goods and services. The weights for each component are 13 percent, 28 percent, 10 percent, 10 percent, 4 percent and 35 percent, respectively.

³ Although this period does not precisely reflect the May 2004 to September 2005 time period, I am unaware of any reason, other than potentially housing costs, why this result would have been materially different for the relevant period. I address housing costs later in this Declaration.

⁴ This value reflects the simple average of the differences in the costs of toothpaste and shampoo, the only toiletries provided in the ACCRA study. The result is for the 1st quarter of 2006. Again, I am unaware of any reason why this result would have been materially different during the May 2004 through September 2005 time period.

consumers of the M3P sold in California to retail costs of the M3P sold in the rest of country.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Executed this 10 day of November, 2006 at Los Angeles, California.



MIKE NGUYEN, MBA

Exhibit 1

**Mike Nguyen, MBA
Manager**

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Mike Nguyen specializes in financial and statistical issues pertaining to litigation and other complex business matters, with a particular focus on business valuation. He has provided damages analysis in securities, breach of contract, statistical sampling, and investment suitability cases. He has also performed numerous valuations of business enterprises that are used in strategic advisory and litigation settings.

Mr. Nguyen, a Manager in Analysis Group's Los Angeles Office, holds an MBA from The Anderson School at UCLA where he specialized in finance and accounting. He also holds a B.S. degree in mathematics and economics from UCLA. Mr. Nguyen has more than nine years of professional experience in economic consulting and investment banking.

EDUCATION

- 2002 M.B.A. in Finance and Accounting, The Anderson School, University of California, Los Angeles.
- 1995 B.S. in Mathematics with a Specialization in Business and Administration, University of California, Los Angeles.

EMPLOYMENT

- 2004-Present Manager; Analysis Group, Inc., Los Angeles, CA.
- 2002-2004 Associate; Analysis Group, Inc., Los Angeles, CA.
- 2001 Associate; Investment Banking Division, Credit Suisse First Boston, Los Angeles, CA.
- 1995-2000 Research Analyst and Senior Research Analyst; Analysis Group, Inc., Los Angeles, CA.

SELECTED CASE ASSIGNMENTS

- **Florida State Board of Administration of Florida v. Alliance Capital Management**
Circuit Court of Leon County, State of Florida
Managed and directed economic analyses of plaintiff's claims that Alliance Capital mismanaged the Florida State Board of Administration's institutional pension account by, among other things, its investments in Enron securities.
- **Conrad Lee et al. v. Deloitte and Touche et al.**
American Arbitration Association
Valued seven privately held companies and estimated damages resulting from non-disclosures in a roll-up transaction involving over thirty professional service companies.
- **Confidential Engagement**
Performed research in support of expert testimony regarding allegations that a mutual fund charged shareholders excessive fees in violation of Section 36(b) of the Investment Company Act of 1940. Reviewed and assessed investment processes implemented by funds' portfolio managers and research analysts.
- **MGM Entertainment Company v. Sony Pictures**
Econometric study to determine damages due to Sony's actions regarding the "James Bond" franchise on MGM's IPO.

Exhibit 2

ACCRA Cost of Living Index

Q2 2005 - Q1 2006

State	Metro/Micro	Urban Area and State	100% Composite Index	13% Grocery Items	28% Housing	10% Utilities	10% Transportation	4% Health Care	35% Misc. Goods & Services
Alabama	Albertville AL Micro	Marshall County AL	88.9	95.1	81.3	83.0	91.2	83.3	94.4
Alabama	Anniston-Oxford AL Metro	Anniston-Calhoun County AL	92.8	96.9	77.6	93.9	91.3	85.7	104.5
Alabama	Auburn-Opelika AL Metro	Auburn-Opelika AL	96.3	100.3	89.0	99.2	98.7	93.6	99.5
Alabama	Birmingham-Hoover AL Metro	Birmingham AL	97.0	108.0	81.9	114.8	102.7	99.1	97.9
Alabama	Cullman AL Micro	Cullman County AL	94.9	98.0	83.0	83.6	92.6	92.0	107.4
Alabama	Decatur AL Metro	Decatur-Hartselle AL	89.4	95.4	73.7	86.5	101.1	88.8	97.2
Alabama	Dothan AL Metro	Dothan AL	88.7	97.6	74.3	83.9	98.9	80.6	96.1
Alabama	Florence-Muscle Shoals AL Metro	Florence AL	87.6	92.0	73.9	86.4	94.0	81.8	96.1
Alabama	Huntsville AL Metro	Huntsville AL	91.4	94.6	78.6	85.2	101.3	90.4	99.5
Alabama	Mobile AL Metro	Mobile AL	90.2	96.2	78.3	99.8	92.1	86.4	94.6
Alabama	Montgomery AL Metro	Montgomery AL	96.2	95.4	94.2	96.3	99.4	87.3	98.1
Alabama	Tuscaloosa AL Metro	Tuscaloosa AL	93.1	99.3	83.0	87.4	100.7	98.3	98.7
Alaska	Anchorage AK Metro	Anchorage AK	118.0	127.9	126.8	81.5	107.3	133.0	119.2
Alaska	Fairbanks AK Metro	Fairbanks AK	128.7	127.8	137.5	155.4	105.8	139.5	119.8
Alaska	Juneau AK Micro	Juneau AK	135.1	142.1	144.1	141.1	118.5	149.0	126.6
Alaska	Kodiak AK Micro	Kodiak AK	129.7	144.9	133.5	133.7	119.7	135.6	122.1
Arizona	Flagstaff AZ Metro	Flagstaff AZ	110.2	107.8	132.2	93.7	106.1	106.3	99.9
Arizona	Lake Havasu City-Kingman AZ Micro	Lake Havasu City AZ	107.9	118.1	117.2	95.8	103.4	104.6	101.8
Arizona	Phoenix-Mesa-Scottsdale AZ Metro	Phoenix AZ	98.5	97.9	95.1	91.7	103.2	101.2	101.8
Arizona	Prescott AZ Metro	Prescott-Prescott Valley AZ	110.7	104.9	126.5	98.3	103.5	103.9	106.7
Arizona	Sierra Vista-Douglas AZ Micro	Sierra Vista AZ	99.0	100.7	96.3	101.7	101.8	97.2	99.1
Arizona	Tucson AZ Metro	Tucson AZ	97.1	99.5	89.1	94.3	105.2	101.0	100.8
Arizona	Yuma AZ Metro	Yuma AZ	98.6	106.3	93.9	109.9	108.1	105.1	92.8
Arkansas	Fayetteville-Springdale-Rogers AR-MO Metro	Fayetteville AR	91.7	90.5	84.2	97.3	96.3	95.1	94.8
Arkansas	Fort Smith AR-OK Metro	Fort Smith AR	86.8	87.0	72.8	92.2	92.7	94.9	93.7
Arkansas	Hot Springs AR Metro	Hot Springs AR	87.4	96.3	80.0	88.5	90.6	85.5	89.1
Arkansas	Jonesboro AR Metro	Jonesboro AR	84.6	88.8	69.5	90.9	90.2	85.9	91.4
Arkansas	Little Rock-North Little Rock AR Metro	Conway AR	84.7	88.0	74.9	88.4	84.4	88.1	89.9
Arkansas	Little Rock-North Little Rock AR Metro	Little Rock-N Little Rock AR	92.1	94.4	82.6	92.2	95.9	94.7	97.5
California	Bakersfield CA Metro	Bakersfield CA	110.8	114.8	117.2	111.8	118.0	100.9	103.2
California	Fresno CA Metro	Fresno CA	119.7	114.8	149.6	108.4	116.0	108.5	103.1
California	Los Angeles-Long Beach-Glendale CA Metro Div.	Lancaster-Palmdale CA	112.5	106.4	130.1	102.7	131.9	105.1	98.8
California	Los Angeles-Long Beach-Glendale CA Metro Div.	Los Angeles-Long Beach CA	156.1	130.6	262.3	111.5	111.9	117.5	110.3
California	Oakland-Fremont-Hayward CA Metro Div.	Oakland CA	150.4	146.1	226.4	86.8	119.4	118.7	121.7
California	Riverside-San Bernardino-Ontario CA Metro	Palm Springs CA	124.0	110.3	160.5	111.9	115.1	104.5	108.0
California	Riverside-San Bernardino-Ontario CA Metro	Riverside City CA	117.1	106.4	155.4	89.4	113.8	104.9	100.8
California	Riverside-San Bernardino-Ontario CA Metro	San Bernardino CA	126.8	114.0	168.0	118.8	129.0	112.1	101.9
California	Sacramento-Arden-Arcade-Roseville CA Metro	Sacramento CA	123.2	120.5	166.7	93.4	103.2	116.7	104.3
California	San Diego-Carlsbad-San Marcos CA Metro	San Diego CA	149.7	116.5	240.2	97.4	115.2	122.9	117.4
California	San Francisco-San Mateo-Redwood City CA Metro Div.	San Francisco CA	175.9	147.9	301.7	97.2	116.9	124.7	130.9
California	San Jose-Sunnyvale-Santa Clara CA Metro	San Jose CA	165.1	144.0	268.2	107.7	119.9	120.0	124.8
California	Stockton CA Metro	Stockton CA	120.9	116.9	158.2	95.8	104.9	115.8	105.0
California	Santa Ana-Anaheim-Irvine CA Metro Div.	Orange County CA	154.1	128.2	254.6	110.9	113.5	118.0	111.5
Colorado	Colorado Springs CO Metro	Colorado Springs CO	95.2	97.8	90.4	95.2	105.0	109.8	93.5
Colorado	Denver-Aurora CO Metro	Denver CO	101.7	107.8	105.3	93.7	96.4	107.4	99.7
Colorado	Fort Collins-Loveland CO Metro	Fort Collins CO	101.8	107.3	100.5	84.9	103.5	103.1	104.9
Colorado	Fort Collins-Loveland CO Metro	Loveland CO	102.3	109.8	103.6	104.1	108.7	101.6	96.3
Colorado	Grand Junction CO Metro	Grand Junction CO	98.0	105.7	96.7	91.2	101.7	100.9	96.8
Colorado	Greeley CO Metro	Greeley CO	93.4	95.2	95.6	90.7	96.9	102.3	89.7
Colorado	Pueblo CO Metro	Pueblo CO	90.4	98.8	82.0	85.2	98.1	95.1	92.7
Colorado	NonMetro US	Glenwood Springs CO	117.5	116.8	134.2	120.9	106.2	112.2	107.2
Colorado	NonMetro US	Gunnison CO	106.5	117.0	115.8	104.0	101.3	98.3	98.3
Connecticut	Bridgeport-Stamford-Norwalk CT Metro	Stamford CT	146.7	114.3	227.3	120.1	113.1	117.1	114.8
Connecticut	Hartford-West Hartford-East Hartford CT Metro	Hartford CT	119.1	117.6	137.4	124.0	106.8	119.9	107.1
Connecticut	New Haven-Milford CT Metro	New Haven CT	123.8	118.5	152.2	119.3	101.9	130.6	109.9

Exhibit 2

ACCRA Cost of Living Index

Q2 2005 - Q1 2006

State	Metro/Micro	Urban Area and State	100% Composite Index	13% Grocery Items	28% Housing	10% Utilities	10% Transportation	4% Health Care	35% Misc. Goods & Services
Connecticut	Norwich-New London CT Metro	New London CT	118.3	109.5	143.2	111.1	101.5	123.0	107.8
Delaware	Dover DE Metro	Dover DE	99.5	101.5	93.8	107.1	98.1	105.9	100.8
Delaware	Seaford DE Micro	Sussex County DE	102.8	110.3	94.9	106.9	104.8	110.9	103.6
Delaware	Wilmington DE-MD-NJ Metro Div.	Wilmington DE	104.9	119.0	102.2	106.0	101.9	110.5	101.8
District of Columbia	Washington-Arlington-Alexandria DC-VA-MD-WV Metro	Washington-Arlington-Alexandria DC-V	141.6	109.0	222.5	107.8	108.6	116.6	110.8
Florida	Cape Coral-Fort Myers FL Metro	Fort Myers-Cape Coral FL	104.2	97.0	110.8	102.8	109.3	103.7	100.4
Florida	Fort Lauderdale-Pompano Beach-Deerfield Beach FL Metro	Fort Lauderdale FL	116.4	102.0	151.7	101.0	107.8	111.1	100.9
Florida	Fort Walton Beach-Crestview-Destin FL Metro	Fort Walton Beach FL	99.7	103.7	97.8	84.9	105.3	98.9	102.4
Florida	Gainesville FL Metro	Gainesville FL	98.1	94.8	95.9	86.6	106.3	102.7	101.5
Florida	Jacksonville FL Metro	Jacksonville FL	93.2	98.7	84.7	89.4	100.5	95.1	96.9
Florida	Miami-Miami Beach-Kendall FL Metro Div	Miami-Dade County FL	115.0	103.1	145.1	100.5	102.7	116.7	102.9
Florida	Orlando-Kissimmee FL Metro	Orlando FL	100.7	93.7	101.7	96.2	101.8	94.2	104.2
Florida	Palm Coast FL Micro	Palm Coast-Flagler County FL	100.8	99.2	101.5	89.0	99.2	107.9	103.9
Florida	Panama City-Lynn Haven FL Metro	Panama City FL	98.0	106.5	85.2	91.2	105.3	96.9	105.2
Florida	Pensacola-Ferry Pass-Brent, FL Metro	Pensacola FL	97.8	103.4	94.8	87.6	104.2	99.1	99.2
Florida	Punta Gorda FL Metro	Punta Gorda-Charlotte Co FL	93.0	97.7	85.2	84.5	94.1	102.8	98.5
Florida	Sarasota-Bradenton-Venice FL Metro	Bradenton FL	97.2	99.1	99.3	93.5	101.4	98.1	94.7
Florida	Sarasota-Bradenton-Venice FL Metro	Sarasota FL	107.7	101.4	122.1	97.1	109.7	107.0	101.1
Florida	Tampa-St. Petersburg-Clearwater FL Metro	St. Petersburg-Clearwater FL	95.6	94.9	97.9	95.7	101.7	91.7	92.7
Florida	Tampa-St. Petersburg-Clearwater FL Metro	Tampa FL	98.2	98.6	95.0	91.4	107.7	98.0	99.7
Florida	Vero Beach FL Metro	Vero Beach-Indian River FL	102.0	104.8	99.4	105.6	101.1	100.7	102.3
Florida	West Palm Beach-Boca Raton-Boynton Beach FL Metro Div	West Palm Beach FL	114.3	109.5	131.0	100.4	108.0	108.0	109.1
Georgia	Albany GA Metro	Albany GA	88.6	99.2	67.8	84.2	97.8	89.5	99.8
Georgia	Americus GA Micro	Americus GA	90.0	96.8	74.7	92.1	96.6	103.2	95.7
Georgia	Atlanta-Sandy Springs-Marietta GA Metro	Atlanta GA	97.2	93.7	97.4	86.8	105.6	100.4	98.5
Georgia	Atlanta-Sandy Springs-Marietta GA Metro	Douglasville - Douglas County GA	102.4	96.2	94.5	105.6	132.2	102.2	101.7
Georgia	Atlanta-Sandy Springs-Marietta GA Metro	Marietta GA	95.4	97.6	80.9	99.3	99.1	98.9	103.7
Georgia	Augusta-Richmond County GA-SC Metro	Augusta-Aiken GA-SC	88.2	97.9	71.6	93.6	93.9	97.7	93.8
Georgia	Douglas GA Micro	Douglas GA	85.4	93.3	68.6	105.6	83.3	90.4	90.2
Georgia	LaGrange GA Micro	LaGrange-Troup County GA	89.6	100.8	71.0	94.9	93.2	99.8	96.5
Georgia	Rome GA Metro	Rome GA	94.9	101.2	87.2	93.9	86.7	100.1	100.8
Georgia	Savannah GA Metro	Savannah GA	98.3	95.2	92.6	109.6	93.8	102.0	101.6
Georgia	Statesboro GA Micro	Statesboro-Bulloch County GA	94.3	102.8	80.7	85.0	103.6	100.7	101.2
Georgia	Valdosta GA Metro	Valdosta GA	92.9	102.2	81.9	89.0	97.4	100.3	97.3
Georgia	Warner Robins GA Metro	Warner Robins GA	95.8	106.9	82.8	104.0	91.0	94.0	101.3
Hawaii	Honolulu HI Metro	Honolulu HI	158.4	152.6	233.2	135.3	116.3	110.2	124.9
Idaho	Boise City-Nampa ID Metro	Boise ID	96.1	89.3	89.4	91.3	101.8	102.4	102.9
Idaho	Idaho Falls ID Metro	Idaho Falls ID	91.4	93.3	80.7	95.0	95.5	91.9	96.9
Idaho	Pocatello ID Metro	Pocatello ID	91.1	84.9	80.4	97.4	98.1	95.6	97.7
Idaho	Twin Falls ID Micro	Twin Falls ID	93.2	97.6	81.7	91.1	102.2	111.7	96.7
Illinois	Bloomington-Normal IL Metro	Bloomington-Normal IL	100.1	98.6	103.3	109.0	95.2	96.1	97.3
Illinois	Champaign-Urbana IL Metro	Champaign-Urbana IL	94.6	93.1	88.5	84.5	100.2	99.8	100.7
Illinois	Chicago-Naperville-Joliet IL Metro Div.	Chicago IL	123.6	116.9	154.8	108.3	108.2	116.3	110.6
Illinois	Chicago-Naperville-Joliet IL Metro Div.	Joliet-Will County IL	103.6	105.0	107.0	108.0	104.0	102.0	99.3
Illinois	Danville IL Metro	Danville IL	92.3	88.8	79.5	105.6	112.3	94.5	94.2
Illinois	Decatur IL Metro	Decatur IL	90.9	96.0	80.1	98.3	92.8	106.6	93.1
Illinois	Galesburg IL Micro	Galesburg IL	92.5	97.4	85.3	100.1	92.9	92.4	94.0
Illinois	Peoria IL Metro	Peoria IL	96.3	98.5	92.8	102.0	110.3	87.4	93.8
Illinois	Quincy IL-MO Micro	Quincy IL	95.4	92.1	93.7	88.4	96.2	92.8	100.0
Illinois	Springfield IL Metro	Springfield IL	91.0	91.9	85.0	87.5	101.5	99.1	92.6
Indiana	Bloomington IN Metro	Bloomington IN	96.5	105.0	87.6	93.6	105.6	99.4	98.3
Indiana	Evansville IN-KY Metro	Evansville IN	96.3	94.5	84.1	131.9	93.1	98.5	97.1
Indiana	Fort Wayne IN Metro	Fort Wayne-Allen County IN	90.7	96.5	82.8	102.1	94.1	91.7	90.6
Indiana	Indianapolis IN Metro	Hamilton County IN	99.1	102.1	91.1	109.0	102.2	95.2	101.1
Indiana	Indianapolis IN Metro	Indianapolis IN	98.7	100.6	100.1	101.8	111.9	95.4	92.7

Exhibit 2

ACCRA Cost of Living Index
Q2 2005 - Q1 2006

<u>State</u>	<u>Metro/Micro</u>	<u>Urban Area and State</u>	<u>100%</u> <u>Composite Index</u>	<u>13%</u> <u>Grocery Items</u>	<u>28%</u> <u>Housing</u>	<u>10%</u> <u>Utilities</u>	<u>10%</u> <u>Transportation</u>	<u>4%</u> <u>Health Care</u>	<u>35%</u> <u>Misc. Goods & Services</u>
Indiana	Indianapolis IN Metro	Indianapolis-Marion County IN	90.6	97.7	78.0	96.0	97.9	98.9	93.6
Indiana	Lafayette IN Metro	Lafayette IN	95.0	94.1	84.7	115.5	97.3	98.6	96.5
Indiana	Muncie IN Metro	Muncie IN	102.0	108.9	92.3	119.7	111.5	91.1	100.8
Indiana	South Bend-Mishawaka IN-MI Metro	South Bend IN	96.5	88.5	97.2	107.4	96.9	97.4	95.5
Indiana	Terre Haute IN Metro	Terre Haute IN	92.4	94.0	86.8	92.5	94.6	109.7	93.7
Iowa	Ames IA Metro	Ames IA	95.8	89.1	95.2	96.6	97.2	95.1	98.2
Iowa	Burlington IA-IL Micro	Burlington IA	96.9	91.8	92.4	111.9	97.8	87.1	99.1
Iowa	Cedar Rapids IA Metro	Cedar Rapids IA	93.3	93.5	78.0	109.6	96.9	106.3	98.3
Iowa	Davenport-Moline-Rock Island IA-IL Metro	Davenport-Moline-Rock Is IA-IL	95.8	95.1	90.4	102.4	99.2	92.9	97.9
Iowa	Des Moines IA Metro	Des Moines IA	94.4	89.2	94.0	105.3	92.5	92.1	94.3
Iowa	Dubuque IA Metro	Dubuque IA	99.8	97.5	98.8	103.3	98.9	91.6	101.7
Iowa	Mason City IA Micro	Mason City IA	89.9	85.3	83.0	97.8	99.2	89.6	92.2
Iowa	Waterloo-Cedar Falls IA Metro	Waterloo-Cedar Falls IA	93.7	88.0	91.2	91.3	97.1	88.4	98.2
Kansas	Dodge City KS Micro	Dodge City KS	92.5	83.4	88.3	108.6	95.3	90.7	94.1
Kansas	Garden City KS Micro	Garden City KS	90.9	90.3	85.1	106.7	91.4	88.7	91.4
Kansas	Hays KS Micro	Hays KS	89.0	89.5	78.5	91.0	90.6	90.6	95.9
Kansas	Hutchinson KS Micro	Hutchinson KS	89.6	90.8	75.0	93.5	94.4	91.5	98.1
Kansas	Lawrence KS Metro	Lawrence KS	96.3	88.4	96.4	98.3	97.5	94.5	98.4
Kansas	Manhattan KS Micro	Manhattan KS	94.9	87.2	95.5	93.7	96.7	88.8	97.9
Kansas	Salina KS Micro	Salina KS	85.1	88.2	75.5	86.4	92.2	92.1	88.6
Kansas	Topeka KS Metro	Topeka KS	90.8	89.0	80.3	94.8	95.0	93.6	97.2
Kansas	Wichita KS Metro	Wichita KS	94.2	86.5	87.9	107.4	98.7	91.2	97.3
Kentucky	Bowling Green KY Metro	Bowling Green KY	93.5	95.5	83.1	99.1	94.7	98.8	98.6
Kentucky	Cincinnati-Middletown OH-KY-IN Metro	Covington KY	92.0	90.2	82.1	99.1	99.0	96.1	96.2
Kentucky	Clarksville TN-KY Metro	Hopkinsville KY	87.1	86.4	74.3	97.1	91.7	82.5	94.1
Kentucky	Lexington-Fayette KY Metro	Lexington KY	96.0	98.3	89.3	103.0	95.1	101.0	98.1
Kentucky	Louisville KY-IN Metro	Louisville KY	95.0	94.8	82.5	96.9	111.9	97.1	99.5
Kentucky	Owensboro KY Metro	Owensboro KY	92.1	93.0	79.0	94.8	97.4	90.4	100.2
Kentucky	Paducah KY-IL Micro	Paducah KY	89.3	91.4	80.4	90.6	91.2	90.9	94.4
Louisiana	Baton Rouge LA Metro	Baton Rouge LA	100.2	105.0	94.5	107.2	98.2	104.4	101.2
Louisiana	Lafayette LA Metro	Lafayette LA	96.3	90.2	95.7	95.0	101.0	92.8	98.5
Louisiana	Lake Charles LA Metro	Lake Charles LA	95.0	93.7	92.9	100.4	92.1	91.5	97.0
Louisiana	Monroe LA Metro	Monroe LA	93.7	96.1	84.5	98.3	93.0	88.6	99.6
Louisiana	New Orleans-Metairie-Kenner LA Metro	New Orleans LA	102.1	113.4	100.7	112.2	106.6	95.4	95.7
Louisiana	New Orleans-Metairie-Kenner LA Metro	Slidell - St Tammany Parish LA	96.3	107.9	92.8	81.6	95.9	95.0	99.2
Louisiana	Shreveport-Bossier City LA Metro	Shreveport-Bossier City LA	92.5	89.1	88.5	85.5	94.6	97.0	97.8
Maryland	Baltimore-Towson MD Metro	Baltimore MD	117.1	102.7	143.3	115.5	110.8	106.7	105.0
Maryland	Bethesda-Gaithersburg-Frederick MD Metro Div.	Bethesda-Gaithersburg-Frederick MD	133.4	108.5	191.0	110.6	112.1	110.3	111.9
Massachusetts	Boston-Quincy MA Metro Div.	Boston MA	136.8	117.6	177.0	130.1	107.6	131.2	122.6
Massachusetts	Cambridge-Newton-Framingham MA Metro Div.	Framingham-Natick MA	139.8	113.2	197.9	131.6	109.5	117.3	116.8
Massachusetts	Pittsfield MA Metro	Pittsfield MA	106.2	121.8	95.0	140.1	95.3	109.4	102.4
Massachusetts	Worcester MA Metro	Fitchburg-Leominster MA	115.4	99.5	132.4	128.2	105.9	105.7	107.8
Michigan	Detroit-Livonia-Dearborn MI Metro Div.	Detroit MI	103.7	101.3	113.9	104.7	96.5	100.2	98.6
Michigan	Grand Rapids-Wyoming MI Metro	Grand Rapids MI	101.4	106.5	89.9	118.7	102.5	100.5	103.4
Michigan	Holland-Grand Haven MI Metro	Holland MI	96.3	97.7	96.6	93.2	101.7	91.5	95.4
Michigan	Kalamazoo-Portage MI Metro	Kalamazoo MI	100.8	106.3	104.5	94.8	103.6	93.1	97.6
Minnesota	Rochester MN Metro	Rochester MN	98.0	88.9	90.4	115.4	98.5	102.9	101.7
Minnesota	St. Cloud MN Metro	St. Cloud MN	102.3	99.1	99.5	107.9	99.5	100.9	105.0
Mississippi	Gulfport-Biloxi MS Metro	Gulfport-Biloxi MS	93.0	99.9	78.1	99.5	94.0	106.4	98.7
Mississippi	Hattiesburg MS Metro	Hattiesburg MS	92.7	93.4	80.1	94.5	93.3	93.8	101.7
Mississippi	Jackson MS Metro	Jackson MS	87.7	86.7	75.8	104.3	91.0	93.8	91.1
Mississippi	Meridian MS Micro	Meridian MS	92.7	100.6	79.5	96.3	102.2	104.7	95.2
Mississippi	Tupelo MS Micro	Tupelo MS	87.2	84.7	69.5	99.0	97.6	84.4	96.2
Missouri	Cape Girardeau-Jackson MO-IL Micro	Cape Girardeau MO	91.8	95.0	83.3	90.4	94.6	91.8	97.0
Missouri	Columbia MO Metro	Columbia MO	92.3	95.8	81.1	91.8	95.4	93.6	99.1

Exhibit 2

ACCRA Cost of Living Index

Q2 2005 - Q1 2006

State	Metro/Micro	Urban Area and State	100% Composite Index	13% Grocery Items	28% Housing	10% Utilities	10% Transportation	4% Health Care	35% Misc. Goods & Services
Missouri	Jefferson City MO Metro	Jefferson City MO	91.1	88.8	77.8	102.5	98.7	96.1	96.5
Missouri	Joplin MO Metro	Joplin MO	84.8	82.1	76.8	87.6	83.7	89.0	91.3
Missouri	Kansas City MO-KS Metro	Kansas City MO-KS	95.3	93.4	89.9	90.8	99.4	96.7	100.4
Missouri	St. Joseph MO-KS Metro	St. Joseph MO	90.5	89.5	82.6	90.2	92.2	99.9	95.7
Missouri	St. Louis MO-IL Metro	St. Louis MO-IL	95.6	104.9	90.3	99.2	94.5	96.9	95.5
Missouri	Springfield MO Metro	Springfield MO	89.7	99.3	76.9	77.5	96.5	90.7	97.7
Missouri	NonMetro US	Nevada MO	86.6	93.2	80.1	77.4	82.9	83.7	93.5
Montana	Billings MT Metro	Billings MT	96.8	101.8	83.7	106.6	95.5	100.8	102.4
Montana	Bozeman MT Micro	Bozeman MT	102.3	98.4	100.7	105.3	96.2	100.5	106.3
Montana	Kalispell MT Micro	Kalispell MT	99.2	105.6	96.5	99.6	94.2	99.1	100.2
Montana	Missoula MT Metro	Missoula MT	103.2	114.8	96.8	110.1	99.8	106.5	102.8
Nebraska	Hastings NE Micro	Hastings NE	90.7	100.5	77.5	103.7	87.8	81.3	95.9
Nebraska	Omaha-Council Bluffs NE-IA Metro	Omaha NE	89.4	88.8	80.1	95.8	99.9	95.0	91.6
Nevada	Carson City NV Metro	Carson City NV	115.0	110.9	138.1	105.6	104.7	113.7	103.9
Nevada	Las Vegas-Paradise NV Metro	Las Vegas NV	112.6	101.8	135.6	108.9	107.6	108.1	101.2
Nevada	Reno-Sparks NV Metro	Reno-Sparks NV	111.9	108.3	121.4	106.8	107.9	113.2	108.1
New Jersey	Edison NJ Metro Div.	Middlesex-Monmouth NJ	130.8	119.6	176.9	111.5	102.6	108.1	114.3
New Jersey	Newark-Union NJ-PA Metro Div.	Newark-Elizabeth NJ	133.3	119.4	179.4	113.2	103.9	110.1	118.5
New Jersey	New York-White Plains-Wayne NY-NJ Metro Div.	Bergen-Passaic NJ	136.1	119.7	192.0	113.0	103.8	107.7	116.6
New Mexico	Albuquerque NM Metro	Albuquerque NM	105.1	107.7	113.5	99.5	115.7	100.8	96.5
New Mexico	Albuquerque NM Metro	Rio Rancho NM	97.3	108.3	85.0	105.3	105.5	108.1	97.2
New Mexico	Carlsbad-Artesia NM Micro	Carlsbad NM	95.2	99.3	86.2	96.3	97.7	106.4	98.6
New Mexico	Farmington NM Metro	Farmington NM	100.3	101.0	97.2	97.8	100.6	99.1	103.3
New Mexico	Hobbs NM Micro	Hobbs NM	97.0	102.9	84.0	106.7	95.3	103.5	102.3
New Mexico	Las Cruces NM Metro	Las Cruces NM	99.4	98.8	100.2	103.8	99.4	97.3	98.0
New Mexico	Los Alamos NM Micro	Los Alamos NM	116.1	98.8	157.2	92.9	110.1	106.2	99.0
New York	Buffalo-Niagara Falls NY Metro	Buffalo NY	98.1	101.5	87.6	129.4	98.0	97.4	96.3
New York	Glens Falls NY Metro	Glens Falls NY	106.1	100.3	101.0	131.7	105.0	92.3	107.0
New York	Ithaca NY Metro	Ithaca NY	113.2	111.3	118.9	118.6	123.3	103.5	105.9
New York	Nassau-Suffolk NY Metro Div.	Nassau County NY	148.6	128.9	210.1	136.3	104.4	112.4	126.9
New York	New York-White Plains-Wayne NY-NJ Metro Div.	New York (Manhattan) NY	200.9	134.2	373.2	148.6	109.8	131.9	136.7
New York	New York-White Plains-Wayne NY-NJ Metro Div.	New York (Queens) NY	146.6	125.5	200.1	137.4	106.6	118.1	128.9
New York	Plattsburgh NY Micro	Plattsburgh NY	97.9	93.8	102.0	78.5	106.7	95.4	99.6
New York	Rochester NY Metro	Rochester NY	102.9	97.5	96.2	115.6	120.3	95.0	102.6
New York	Syracuse NY Metro	Syracuse NY	98.9	100.9	86.4	123.3	107.9	94.4	99.2
New York	NonMetro US	Sullivan County NY	104.8	106.8	102.6	124.7	97.8	104.3	102.2
North Carolina	Asheville NC Metro	Asheville NC	100.8	96.7	111.4	85.3	99.5	100.5	98.6
North Carolina	Burlington NC Metro	Burlington NC	95.6	96.1	90.9	79.2	98.4	103.6	102.2
North Carolina	Charlotte-Gastonia-Concord NC-SC Metro	Charlotte NC	92.9	98.8	78.3	77.4	101.5	108.0	102.6
North Carolina	Charlotte-Gastonia-Concord NC-SC Metro	Gastonia NC	89.5	97.5	76.1	84.0	99.4	109.2	93.9
North Carolina	Durham NC Metro	Durham NC	99.0	107.6	88.2	95.1	106.6	108.3	102.3
North Carolina	Fayetteville NC Metro	Fayetteville NC	97.1	110.0	83.1	94.5	97.2	105.8	103.1
North Carolina	Goldsboro NC Metro	Goldsboro NC	93.2	102.4	84.7	96.9	101.1	96.4	93.0
North Carolina	Greenville NC Metro	Greenville NC	96.1	102.7	87.3	98.3	98.0	101.2	99.0
North Carolina	Hickory-Lenoir-Morganton NC Metro	Hickory NC	99.6	100.2	102.5	88.4	91.8	106.6	101.7
North Carolina	Kill Devil Hills NC Micro	Dare County NC	113.3	102.9	142.5	88.4	107.5	100.2	104.0
North Carolina	Kinston NC Micro	Kinston NC	92.7	95.7	81.6	97.5	100.5	101.2	95.9
North Carolina	Lexington-Thomasville NC Micro	Lexington-Thomasville NC	92.0	107.4	83.3	78.4	93.9	108.4	94.8
North Carolina	North Wilkesboro NC Micro	Wilkesboro NC	90.6	107.2	83.2	84.9	87.4	103.1	91.5
North Carolina	Raleigh-Cary NC Metro	Raleigh NC	93.4	100.3	79.6	100.7	99.3	108.8	96.4
North Carolina	Rocky Mount NC Metro	Rocky Mount NC	94.0	98.9	74.6	97.5	116.9	102.3	99.3
North Carolina	Wilmington NC Metro	Wilmington NC	98.1	106.6	88.3	94.6	100.9	107.9	101.7
North Carolina	Winston-Salem NC Metro	Winston-Salem NC	90.5	98.1	78.0	89.2	94.0	106.1	95.2
North Carolina	NonMetro US	Marion-McDowell County NC	94.0	97.6	87.9	97.1	87.1	99.1	98.0
North Dakota	Bismarck ND Metro	Bismarck-Mandan ND	93.9	96.6	78.3	104.5	100.7	98.1	100.0

Exhibit 2

ACCRA Cost of Living Index

Q2 2005 - Q1 2006

State	Metro/Micro	Urban Area and State	100% Composite Index	13% Grocery Items	28% Housing	10% Utilities	10% Transportation	4% Health Care	35% Misc. Goods & Services
North Dakota	Fargo ND-MN Metro	Fargo-Moorhead ND-MN	92.0	93.3	82.1	102.8	95.1	96.5	95.1
North Dakota	Grand Forks ND-MN Metro	Grand Forks ND	90.1	96.6	79.1	99.1	88.6	96.2	93.6
North Dakota	Minot ND Micro	Minot ND	91.4	101.8	76.6	93.0	86.0	90.5	100.7
Ohio	Akron OH Metro	Akron OH	92.9	106.5	81.7	105.1	97.5	100.7	91.0
Ohio	Ashland OH Micro	Ashland OH	92.4	104.2	74.1	128.2	96.6	93.9	91.1
Ohio	Cincinnati-Middletown OH-KY-IN Metro	Cincinnati OH	93.7	90.9	86.0	109.9	91.6	100.5	96.0
Ohio	Cleveland-Elyria-Mentor OH Metro	Cleveland OH	101.4	108.8	97.8	121.5	99.7	100.7	96.3
Ohio	Columbus OH Metro	Columbus OH	102.7	101.1	105.4	105.8	104.3	99.7	100.3
Ohio	Dayton OH Metro	Dayton OH	94.0	96.3	79.9	102.2	99.0	93.9	100.6
Ohio	Findlay OH Micro	Findlay OH	98.2	108.1	89.3	103.1	104.5	91.8	99.3
Ohio	Lima OH Metro	Lima OH	97.6	106.6	85.9	101.9	103.6	100.7	100.3
Ohio	Mansfield OH Metro	Mansfield OH	94.5	104.6	77.9	117.6	104.3	100.6	93.8
Ohio	Norwalk OH Micro	Norwalk-Huron County OH	98.2	99.3	95.1	122.7	95.0	95.9	94.3
Ohio	Toledo OH Metro	Toledo OH	97.7	102.3	85.6	116.8	101.3	89.9	100.1
Ohio	Youngstown-Warren-Boardman OH-PA Metro	Youngstown-Warren OH	90.8	94.3	82.5	105.3	92.7	90.9	91.4
Oklahoma	Ardmore OK Micro	Ardmore OK	90.3	92.5	80.0	93.4	92.6	94.3	95.8
Oklahoma	Bartlesville OK Micro	Bartlesville OK	94.4	98.7	83.4	82.6	92.7	97.1	105.0
Oklahoma	Enid OK Micro	Enid OK	91.5	94.8	81.5	104.7	98.0	89.5	93.0
Oklahoma	McAlester OK Micro	McAlester OK	78.3	81.1	72.2	84.7	78.7	88.6	79.1
Oklahoma	Muskogee OK Micro	Muskogee OK	91.5	96.6	82.4	107.6	81.0	99.5	94.3
Oklahoma	Oklahoma City OK Metro	Edmond OK	91.8	85.8	86.0	99.4	98.4	96.6	94.1
Oklahoma	Oklahoma City OK Metro	Norman OK	96.4	100.5	84.1	113.8	94.5	107.7	99.0
Oklahoma	Oklahoma City OK Metro	Oklahoma City OK	88.7	86.3	78.6	93.2	96.7	96.6	93.1
Oklahoma	Stillwater OK Micro	Stillwater OK	89.5	94.3	77.4	106.2	92.8	93.8	91.3
Oklahoma	Tulsa OK Metro	Tulsa OK	91.3	90.7	75.4	89.8	101.0	98.4	101.0
Oklahoma	NonMetro US	Pryor Creek OK	84.3	92.6	70.4	79.3	85.1	88.1	93.1
Oregon	Corvallis OR Metro	Corvallis OR	108.2	115.3	107.7	110.4	103.9	117.3	105.5
Oregon	Klamath Falls OR Micro	Klamath Falls OR	96.3	107.2	78.7	99.3	107.6	102.0	101.6
Oregon	Portland-Vancouver-Beaverton OR-WA Metro	Portland OR	114.5	121.0	115.0	118.6	107.4	110.0	113.2
Oregon	NonMetro US	Lincoln County OR	102.9	107.2	107.5	83.1	107.0	106.6	101.8
Pennsylvania	Erie PA Metro	Erie PA	98.2	99.6	91.5	102.5	103.0	92.1	101.1
Pennsylvania	Harrisburg-Carlisle PA Metro	Harrisburg PA	99.6	94.9	89.7	109.5	98.7	107.2	105.7
Pennsylvania	Indiana PA Micro	Indiana County PA	94.8	94.2	94.0	101.9	89.2	88.8	96.0
Pennsylvania	Lancaster PA Metro	Lancaster PA	109.7	103.7	112.0	107.7	109.2	96.7	112.3
Pennsylvania	Lebanon PA Metro	Lebanon PA	102.1	96.4	105.1	106.3	95.2	99.1	102.9
Pennsylvania	Philadelphia PA Metro Div.	Philadelphia PA	124.3	122.4	145.6	116.8	106.3	115.2	116.3
Pennsylvania	Pittsburgh PA Metro	Pittsburgh PA	94.1	98.3	86.9	95.8	102.8	92.2	95.6
Pennsylvania	Williamsport PA Metro	Williamsport-Lycoming Co PA	99.9	95.3	95.9	122.8	100.6	96.5	98.3
Pennsylvania	York-Hanover PA Metro	York County PA	100.0	91.4	102.1	114.6	93.5	91.6	100.3
Rhode Island	Providence-New Bedford-Fall River RI-MA Metro	Providence RI	125.3	115.0	156.3	120.4	97.6	114.0	114.8
South Carolina	Anderson SC Metro	Anderson SC	94.5	103.5	86.7	103.8	88.9	97.0	96.1
South Carolina	Charleston-North Charleston SC Metro	Charleston-N Charleston SC	98.8	102.0	94.6	96.5	98.3	112.1	100.2
South Carolina	Columbia SC Metro	Camden SC	95.2	100.4	90.4	92.6	89.6	91.8	100.0
South Carolina	Columbia SC Metro	Columbia SC	94.7	95.6	87.8	102.7	88.3	111.0	97.6
South Carolina	Florence SC Metro	Florence SC	95.9	94.1	86.3	109.3	98.6	91.8	100.1
South Carolina	Greenville SC Metro	Greenville SC	93.9	100.1	84.7	90.2	94.7	100.9	99.0
South Carolina	Hilton Head Island-Beaufort SC Micro	Hilton Head Island SC	102.6	104.7	100.3	91.7	99.6	103.6	107.4
South Carolina	Lancaster SC Micro	Lancaster SC	83.6	90.5	74.6	86.8	83.5	96.2	86.0
South Carolina	Myrtle Beach-Conway-North Myrtle Beach SC Metro	Myrtle Beach SC	92.6	100.5	80.7	90.6	97.7	93.3	98.2
South Carolina	Spartanburg SC Metro	Spartanburg SC	94.6	96.6	82.1	86.9	118.3	95.5	99.3
South Carolina	Sumter SC Metro	Sumter SC	91.9	98.6	81.9	88.7	95.7	93.3	97.0
South Dakota	Sioux Falls SD Metro	Sioux Falls SD	93.6	92.9	78.1	120.3	94.6	97.7	97.9
South Dakota	Vermillion SD Micro	Vermillion SD	93.7	99.3	80.3	96.8	86.8	92.9	103.7
Tennessee	Chattanooga TN-GA Metro	Chattanooga TN	92.5	97.1	86.2	84.9	96.9	94.8	96.3
Tennessee	Clarksville TN-KY Metro	Clarksville TN	85.4	87.0	72.8	78.4	90.2	90.9	94.8

Exhibit 2

ACCRA Cost of Living Index
Q2 2005 - Q1 2006

State	Metro/Micro	Urban Area and State	100% Composite Index	13% Grocery Items	28% Housing	10% Utilities	10% Transportation	4% Health Care	35% Misc. Goods & Services
Tennessee	Cleveland TN Metro	Cleveland TN	92.0	101.3	86.2	92.8	91.6	91.3	93.3
Tennessee	Cookeville TN Micro	Cookeville TN	82.1	86.2	74.0	77.8	82.7	86.0	87.7
Tennessee	Dyersburg TN Micro	Dyersburg TN	90.9	88.3	79.9	84.8	103.3	99.8	97.9
Tennessee	Jackson TN Metro	Jackson-Madison County TN	88.1	88.4	78.1	84.7	99.8	91.3	93.1
Tennessee	Johnson City TN Metro	Johnson City TN	88.9	89.4	80.1	92.2	89.6	88.2	94.6
Tennessee	Kingsport-Bristol-Bristol TN-VA Metro	Kingsport TN	87.4	96.4	75.8	82.4	93.7	93.6	92.3
Tennessee	Knoxville TN Metro	Knoxville TN	88.0	88.6	78.1	89.6	87.8	89.9	95.1
Tennessee	Memphis TN-MS-AR Metro	Memphis TN	92.0	91.4	83.3	89.5	98.0	102.3	97.1
Tennessee	Morristown TN Metro	Morristown TN	88.5	92.5	77.4	77.4	88.5	90.5	99.0
Tennessee	Nashville-Davidson-Murfreesboro TN Metro	Hendersonville - Sumner County TN	96.2	97.2	85.8	104.9	111.8	93.3	97.5
Tennessee	Nashville-Davidson-Murfreesboro TN Metro	Murfreesboro-Smyrna TN	93.3	97.3	80.0	92.7	94.2	95.4	102.1
Tennessee	Nashville-Davidson-Murfreesboro TN Metro	Nashville-Franklin TN	95.5	103.7	79.3	91.3	91.5	97.9	107.3
Texas	Abilene TX Metro	Abilene TX	88.7	86.3	78.2	94.0	97.1	91.4	93.8
Texas	Amarillo TX Metro	Amarillo TX	86.3	88.5	82.6	88.6	96.5	91.1	84.3
Texas	Austin-Round Rock TX Metro	Austin TX	97.1	94.3	90.4	89.8	101.1	104.6	103.6
Texas	Austin-Round Rock TX Metro	Round Rock TX	90.1	81.7	78.0	100.1	94.0	100.2	97.7
Texas	Austin-Round Rock TX Metro	San Marcos TX	91.9	79.4	81.9	80.2	101.7	99.6	104.1
Texas	Beaumont-Port Arthur TX Metro	Beaumont TX	90.9	90.1	75.1	102.6	92.9	95.1	99.5
Texas	Brownsville-Harlingen TX Metro	Brownsville TX	88.8	85.1	74.1	101.4	99.8	93.1	94.8
Texas	Brownsville-Harlingen TX Metro	Harlingen TX	86.6	81.2	73.9	97.0	99.9	97.6	90.7
Texas	Corpus Christi TX Metro	Corpus Christi TX	88.3	79.4	79.0	98.6	95.5	89.7	93.8
Texas	Dallas-Plano-Irving TX Metro Div.	Dallas TX	94.0	96.4	78.3	111.8	102.8	101.9	97.2
Texas	Dallas-Plano-Irving TX Metro Div.	Plano TX	96.0	85.8	87.1	102.9	101.1	104.1	102.7
Texas	Del Rio TX Micro	Del Rio TX	91.1	83.7	68.5	137.8	106.7	111.4	91.9
Texas	El Paso TX Metro	El Paso TX	92.1	105.1	75.2	96.8	96.9	100.0	97.2
Texas	Fort Worth-Arlington TX Metro Div.	Arlington TX	92.2	92.6	79.1	101.1	101.8	106.8	95.6
Texas	Fort Worth-Arlington TX Metro Div.	Fort Worth TX	89.4	93.3	77.1	98.9	97.1	100.6	91.6
Texas	Fort Worth-Arlington TX Metro Div.	Weatherford TX	88.0	87.2	76.1	93.3	93.8	93.3	94.0
Texas	Houston-Sugar Land-Baytown TX Metro	Conroe TX	87.7	86.8	75.9	91.3	93.3	99.2	93.7
Texas	Houston-Sugar Land-Baytown TX Metro	Houston TX	89.1	84.7	74.4	102.8	99.7	99.7	94.2
Texas	Killeen-Temple-Fort Hood TX Metro	Temple TX	90.3	83.0	80.3	97.4	100.1	94.5	95.8
Texas	Laredo TX Metro	Laredo TX	84.6	80.1	82.3	80.0	95.8	95.9	84.8
Texas	Longview TX Metro	Longview TX	86.3	88.8	74.3	77.1	90.3	103.6	94.4
Texas	Lubbock TX Metro	Lubbock TX	86.3	86.7	74.8	76.2	93.8	99.1	94.7
Texas	Lufkin TX Micro	Lufkin TX	96.6	91.7	77.3	112.0	114.6	96.8	104.3
Texas	McAllen-Edinburg-Mission TX Metro	McAllen TX	85.0	81.3	73.5	86.9	88.4	100.0	92.3
Texas	Midland TX Metro	Midland TX	87.4	90.7	72.0	94.4	97.4	93.6	92.9
Texas	Odessa TX Metro	Odessa TX	88.2	89.9	75.2	92.4	96.3	96.8	93.4
Texas	Palestine TX Micro	Palestine-Anderson County TX	86.1	90.3	69.4	93.6	92.6	92.6	93.3
Texas	Paris TX Micro	Paris TX	85.6	91.1	70.5	97.8	91.4	94.0	89.6
Texas	San Angelo TX Metro	San Angelo TX	89.5	88.4	72.9	108.6	97.9	98.9	94.4
Texas	San Antonio TX Metro	San Antonio TX	90.8	80.0	87.0	77.8	90.4	102.5	100.3
Texas	San Antonio TX Metro	Seguin TX	86.8	87.6	73.8	87.7	92.1	97.4	93.8
Texas	Sherman-Denison TX Metro	Sherman-Denison TX	91.6	90.4	72.3	114.0	91.9	94.3	100.7
Texas	Texarkana TX-Texarkana AR Metro	Texarkana TX-AR	89.8	96.6	75.2	86.2	90.9	93.0	99.4
Texas	Tyler TX Metro	Tyler TX	93.5	89.1	86.1	103.5	94.1	100.1	97.3
Texas	Waco TX Metro	Waco TX	92.0	85.7	83.2	102.6	95.8	99.5	96.3
Utah	Cedar City UT Micro	Cedar City UT	92.0	98.9	79.7	83.0	97.7	88.3	100.6
Utah	Logan UT-ID Metro	Logan UT	90.5	100.7	78.6	87.2	98.7	87.9	95.1
Utah	St. George UT Metro	St. George UT	97.8	97.6	95.7	82.7	96.8	88.1	105.4
Utah	Salt Lake City UT Metro	Salt Lake City UT	96.4	105.7	89.7	90.5	99.1	98.6	99.1
Vermont	Burlington-South Burlington VT Metro	Burlington-Chittenden Co VT	116.1	107.4	132.7	115.6	100.9	108.0	111.5
Virginia	Charlottesville VA Metro	Charlottesville VA	106.7	113.5	105.9	94.6	97.9	109.5	110.5
Virginia	Harrisonburg VA Metro	Harrisonburg VA	104.3	97.5	105.2	122.7	94.3	95.6	104.7
Virginia	Martinsville VA Micro	Martinsville-Henry County VA	88.3	97.7	72.5	81.1	93.1	101.5	96.7

Exhibit 2

ACCRA Cost of Living Index
Q2 2005 - Q1 2006

<u>State</u>	<u>Metro/Micro</u>	<u>Urban Area and State</u>	<u>100%</u> <u>Composite Index</u>	<u>13%</u> <u>Grocery Items</u>	<u>28%</u> <u>Housing</u>	<u>10%</u> <u>Utilities</u>	<u>10%</u> <u>Transportation</u>	<u>4%</u> <u>Health Care</u>	<u>35%</u> <u>Misc. Goods & Services</u>
Virginia	Richmond VA Metro	Richmond VA	106.4	102.2	110.6	102.4	107.0	102.4	106.1
Virginia	Roanoke VA Metro	Roanoke VA	91.3	92.2	85.3	86.2	94.0	95.7	96.0
Virginia	Staunton-Waynesboro VA Micro	Staunton - Augusta County VA	100.2	99.2	99.5	112.9	95.1	94.1	99.7
Virginia	Virginia Beach-Norfolk-Newport News VA-NC Metro	Hampton Roads-SE Virginia VA	101.5	97.4	98.5	114.4	103.7	109.6	100.3
Virginia	Washington-Arlington-Alexandria DC-VA-MD-WV Metro	Prince William County VA	127.1	100.6	177.9	122.5	106.6	106.7	105.9
Virginia	NonMetro US	Lexington - Buena Vista - Rockbridge V.	96.6	94.4	92.7	104.6	90.2	92.0	100.6
Washington	Bellingham WA Metro	Bellingham WA	106.0	111.7	114.1	82.7	107.6	113.0	102.9
Washington	Kennewick-Richland-Pasco WA Metro	Richland-Kennewick-Pasco WA	97.2	93.0	92.6	90.6	105.0	115.9	99.9
Washington	Olympia WA Metro	Olympia WA	103.2	110.5	98.5	85.2	106.2	119.6	106.7
Washington	Portland-Vancouver-Beaverton OR-WA Metro	Vancouver WA	98.5	96.2	93.9	88.4	105.8	119.0	101.6
Washington	Seattle-Bellevue-Everett WA Metro Div.	Seattle WA	116.3	110.1	132.6	104.0	109.8	121.1	110.3
Washington	Spokane WA Metro	Spokane WA	101.6	105.4	97.8	83.1	106.7	113.1	105.7
Washington	Tacoma WA Metro Div.	Tacoma WA	107.0	121.6	104.0	97.6	103.6	124.9	105.6
West Virginia	Charleston WV Metro	Charleston WV	91.6	90.2	83.7	100.2	98.0	92.0	94.1
West Virginia	Morgantown WV Metro	Morgantown WV	104.9	101.2	109.6	117.4	109.7	106.3	97.3
West Virginia	Washington-Arlington-Alexandria DC-VA-MD-WV Metro	Martinsburg-Berkeley County WV	89.5	86.9	85.9	80.4	89.8	97.7	94.9
Wisconsin	Appleton WI Metro	Appleton WI	93.6	90.2	82.5	99.1	107.5	103.2	97.2
Wisconsin	Eau Claire WI Metro	Eau Claire WI	96.5	93.7	93.3	102.3	97.7	101.3	97.7
Wisconsin	Green Bay WI Metro	Green Bay WI	94.0	86.0	91.7	98.6	97.4	94.6	96.5
Wisconsin	Janesville WI Metro	Janesville WI	96.0	96.8	88.6	107.6	97.9	109.2	96.1
Wisconsin	Milwaukee-Waukesha-West Allis WI Metro	Milwaukee-Waukesha WI	100.9	96.3	108.2	94.0	101.4	94.8	99.4
Wisconsin	Sheboygan WI Metro	Sheboygan WI	99.4	93.6	102.1	100.5	105.1	102.0	97.0
Wisconsin	Stevens Point WI Micro	Stevens Point-Plover WI	95.7	97.4	93.1	97.4	96.2	98.0	96.1
Wisconsin	Wausau WI Metro	Wausau WI	93.3	84.2	87.2	116.5	99.1	94.9	93.0
Wisconsin	Wisconsin Rapids-Marshfield WI Micro	Marshfield WI	94.6	91.6	89.3	103.0	100.4	98.1	95.6
Wyoming	Cheyenne WY Metro	Cheyenne WY	104.6	108.5	109.7	112.7	95.4	96.7	100.4
Wyoming	Gillette WY Micro	Gillette WY	101.9	120.1	101.7	104.4	93.2	93.7	97.9
Wyoming	Laramie WY Micro	Laramie WY	101.5	104.3	106.9	104.6	95.9	100.0	97.2
U.S. Average (Excluding CA)			98.4	98.9	95.8	99.9	99.1	99.8	99.5
CA Average			136.2	122.7	197.1	103.1	116.3	113.6	110.1
CA Premium			38.4%	24.0%	105.6%	3.2%	17.3%	13.8%	10.7%

Notes: Weights assigned to relative costs are based on government survey data on expenditure patterns for professional and executive households.

The index reflects cost differentials for professional and executive households in the top income quintile. Operationally, this standard of living is set by the weighting structure.

Source: ACCRA, The Council for Community and Economic Research

Exhibit 3

ACCRA Cost of Living Index (Excluding Housing)

Q2 2005 - Q1 2006

State	Metro/Micro	Urban Area and State	100% Composite Index	18% Grocery Items	14% Utilities	14% Transportation	6% Health Care	49% Misc. Goods & Services
Alabama	Albertville AL Micro	Marshall County AL	91.9	95.1	83.0	91.2	83.3	91.4
Alabama	Anniston-Oxford AL Metro	Anniston-Calhoun County AL	98.8	96.9	93.9	91.3	85.7	104.5
Alabama	Auburn-Opelika AL Metro	Auburn-Opelika AL	99.2	100.3	99.2	98.7	93.6	99.5
Alabama	Birmingham-Hoover AL Metro	Birmingham AL	102.8	108.0	114.8	102.7	99.1	97.9
Alabama	Cullman AL Micro	Cullman County AL	99.5	98.0	83.6	92.6	92.0	107.4
Alabama	Decatur AL Metro	Decatur-Hartselle AL	95.4	95.4	86.5	101.1	88.8	97.2
Alabama	Dothan AL Metro	Dothan AL	94.2	97.6	83.9	98.9	80.6	96.1
Alabama	Florence-Muscle Shoals AL Metro	Florence AL	92.9	92.0	86.4	94.0	81.8	96.1
Alabama	Huntsville AL Metro	Huntsville AL	96.4	94.6	85.2	101.3	90.4	99.5
Alabama	Mobile AL Metro	Mobile AL	94.8	96.2	99.8	92.1	86.4	94.6
Alabama	Montgomery AL Metro	Montgomery AL	96.9	95.4	96.3	99.4	87.3	98.1
Alabama	Tuscaloosa AL Metro	Tuscaloosa AL	97.5	99.3	87.4	100.7	98.3	98.7
Alaska	Anchorage AK Metro	Anchorage AK	114.6	127.9	81.5	107.3	133.0	119.2
Alaska	Fairbanks AK Metro	Fairbanks AK	125.3	127.8	155.4	105.8	139.5	119.8
Alaska	Juneau AK Micro	Juneau AK	131.6	142.1	141.1	118.5	149.0	126.6
Alaska	Kodiak AK Micro	Kodiak AK	128.2	144.9	133.7	119.7	135.6	122.1
Arizona	Flagstaff AZ Metro	Flagstaff AZ	101.7	107.8	93.7	106.1	106.3	99.9
Arizona	Lake Havasu City-Kingman AZ Micro	Lake Havasu City AZ	104.3	118.1	95.8	103.4	104.6	101.8
Arizona	Phoenix-Mesa-Scottsdale AZ Metro	Phoenix AZ	99.9	97.9	91.7	103.2	101.2	101.8
Arizona	Prescott AZ Metro	Prescott-Prescott Valley AZ	104.6	104.9	98.3	103.5	103.9	106.7
Arizona	Sierra Vista-Douglas AZ Micro	Sierra Vista AZ	100.0	100.7	101.7	101.8	97.2	99.1
Arizona	Tucson AZ Metro	Tucson AZ	100.3	99.5	94.3	105.2	101.0	100.8
Arizona	Yuma AZ Metro	Yuma AZ	100.4	106.3	109.9	108.1	105.1	92.8
Arkansas	Fayetteville-Springdale-Rogers AR-MO Metro	Fayetteville AR	94.6	90.5	97.3	96.3	95.1	94.8
Arkansas	Fort Smith AR-OK Metro	Fort Smith AR	92.2	87.0	92.2	92.7	94.9	93.7
Arkansas	Hot Springs AR Metro	Hot Springs AR	90.3	96.3	88.5	90.6	85.5	89.1
Arkansas	Jonesboro AR Metro	Jonesboro AR	90.4	88.8	90.9	90.2	85.9	91.4
Arkansas	Little Rock-North Little Rock AR Metro	Conway AR	88.5	88.0	88.4	84.4	88.1	89.9
Arkansas	Little Rock-North Little Rock AR Metro	Little Rock-N Little Rock AR	95.8	94.4	92.2	95.9	94.7	97.5
California	Bakersfield CA Metro	Bakersfield CA	108.4	114.8	111.8	118.0	100.9	103.2
California	Fresno CA Metro	Fresno CA	108.0	114.8	108.4	116.0	108.5	103.1
California	Los Angeles-Long Beach-Glendale CA Metro Div.	Lancaster-Palmdale CA	105.7	106.4	102.7	131.9	105.1	98.8
California	Los Angeles-Long Beach-Glendale CA Metro Div.	Los Angeles-Long Beach CA	114.8	130.6	111.5	111.9	117.5	110.3
California	Oakland-Fremont-Hayward CA Metro Div.	Oakland CA	120.8	146.1	86.8	119.4	118.7	121.7
California	Riverside-San Bernardino-Ontario CA Metro	Palm Springs CA	109.8	110.3	111.9	115.1	104.5	108.0
California	Riverside-San Bernardino-Ontario CA Metro	Riverside City CA	102.2	106.4	89.4	113.8	104.9	100.8
California	Riverside-San Bernardino-Ontario CA Metro	San Bernardino CA	110.8	114.0	118.8	129.0	112.1	101.9
California	Sacramento-Arden-Arcade-Roseville CA Metro	Sacramento CA	106.2	120.5	93.4	103.2	116.7	104.3
California	San Diego-Carlsbad-San Marcos CA Metro	San Diego CA	114.5	116.5	97.4	115.2	122.9	117.4
California	San Francisco-San Mateo-Redwood City CA Metro Div.	San Francisco CA	127.0	147.9	97.2	116.9	124.7	130.9
California	San Jose-Sunnyvale-Santa Clara CA Metro	San Jose CA	125.0	144.0	107.7	119.9	120.0	124.8
California	Stockton CA Metro	Stockton CA	106.4	116.9	95.8	104.9	115.8	105.0
California	Santa Ana-Anaheim-Irvine CA Metro Div.	Orange County CA	115.1	128.2	110.9	113.5	118.0	111.5
Colorado	Colorado Springs CO Metro	Colorado Springs CO	97.0	97.8	95.2	105.0	109.8	93.5
Colorado	Denver-Aurora CO Metro	Denver CO	100.3	107.8	93.7	96.4	107.4	99.7
Colorado	Fort Collins-Loveland CO Metro	Fort Collins CO	102.2	107.3	84.9	103.5	103.1	104.9
Colorado	Fort Collins-Loveland CO Metro	Loveland CO	101.8	109.8	104.1	108.7	101.6	96.3
Colorado	Grand Junction CO Metro	Grand Junction CO	98.5	105.7	91.2	101.7	100.9	96.8
Colorado	Greeley CO Metro	Greeley CO	92.5	95.2	90.7	96.9	102.3	89.7
Colorado	Pueblo CO Metro	Pueblo CO	93.7	98.8	85.2	98.1	95.1	92.7
Colorado	NonMetro US	Glenwood Springs CO	111.0	116.8	120.9	106.2	112.2	107.2
Colorado	NonMetro US	Gunnison CO	102.9	117.0	104.0	101.3	98.3	98.3
Connecticut	Bridgeport-Stamford-Norwalk CT Metro	Stamford CT	115.3	114.3	120.1	113.1	117.1	114.8
Connecticut	Hartford-West Hartford-East Hartford CT Metro	Hartford CT	112.0	117.6	124.0	106.8	119.9	107.1
Connecticut	New Haven-Milford CT Metro	New Haven CT	112.8	118.5	119.3	101.9	130.6	109.9

Exhibit 3

ACCRA Cost of Living Index (Excluding Housing)

Q2 2005 - Q1 2006

State	Metro/Micro	Urban Area and State	100% Composite Index	18% Grocery Items	14% Utilities	14% Transportation	6% Health Care	49% Misc. Goods & Services
Connecticut	Norwich-New London CT Metro	New London CT	108.6	109.5	111.1	101.5	123.0	107.8
Delaware	Dover DE Metro	Dover DE	101.7	101.5	107.1	98.1	105.9	100.8
Delaware	Seaford DE Micro	Sussex County DE	105.8	110.3	106.9	104.8	110.9	103.6
Delaware	Wilmington DE-MD-NJ Metro Div.	Wilmington DE	106.0	119.0	106.0	101.9	110.5	101.8
District of Columbia	Washington-Arlington-Alexandria DC-VA-MD-WV Metro Div.	Washington-Arlington-Alexandria DC-	110.1	109.0	107.8	108.6	116.6	110.8
Florida	Cape Coral-Fort Myers FL Metro	Fort Myers-Cape Coral FL	101.6	97.0	102.8	109.3	103.7	100.4
Florida	Fort Lauderdale-Pompano Beach-Deerfield Beach FL Metro Div	Fort Lauderdale FL	102.6	102.0	101.0	107.8	111.1	100.9
Florida	Fort Walton Beach-Crestview-Destin FL Metro	Fort Walton Beach FL	100.4	103.7	84.9	105.3	98.9	102.4
Florida	Gainesville FL Metro	Gainesville FL	99.0	94.8	86.6	106.3	102.7	101.5
Florida	Jacksonville FL Metro	Jacksonville FL	96.6	98.7	89.4	100.5	95.1	96.9
Florida	Miami-Miami Beach-Kendall FL Metro Div	Miami-Dade County FL	103.3	103.1	100.5	102.7	116.7	102.9
Florida	Orlando-Kissimmee FL Metro	Orlando FL	100.3	93.7	96.2	101.8	94.2	104.2
Florida	Palm Coast FL Micro	Palm Coast-Flagler County FL	100.6	99.2	89.0	99.2	107.9	103.9
Florida	Panama City-Lynn Haven FL Metro	Panama City FL	103.0	106.5	91.2	105.3	96.9	105.2
Florida	Pensacola-Ferry Pass-Brent, FL Metro	Pensacola FL	99.0	103.4	87.6	104.2	99.1	99.2
Florida	Punta Gorda FL Metro	Punta Gorda-Charlotte Co FL	96.0	97.7	84.5	94.1	102.8	98.5
Florida	Sarasota-Bradenton-Venice FL Metro	Bradenton FL	96.4	99.1	93.5	101.4	98.1	94.7
Florida	Sarasota-Bradenton-Venice FL Metro	Sarasota FL	102.1	101.4	97.1	109.7	107.0	101.1
Florida	Tampa-St. Petersburg-Clearwater FL Metro	St. Petersburg-Clearwater FL	94.7	94.9	95.7	101.7	91.7	92.7
Florida	Tampa-St. Petersburg-Clearwater FL Metro	Tampa FL	99.4	98.6	91.4	107.7	98.0	99.7
Florida	Vero Beach FL Metro	Vero Beach-Indian River FL	102.9	104.8	105.6	101.1	100.7	102.3
Florida	West Palm Beach-Boca Raton-Boynton Beach FL Metro Div.	West Palm Beach FL	107.8	109.5	100.4	108.0	108.0	109.1
Georgia	Albany GA Metro	Albany GA	96.7	99.2	84.2	97.8	89.5	99.8
Georgia	Americus GA Micro	Americus GA	95.9	96.8	92.1	96.6	103.2	95.7
Georgia	Atlanta-Sandy Springs-Marietta GA Metro	Atlanta GA	97.1	93.7	86.8	105.6	100.4	98.5
Georgia	Atlanta-Sandy Springs-Marietta GA Metro	Douglasville - Douglas County GA	105.5	96.2	105.6	132.2	102.2	101.7
Georgia	Atlanta-Sandy Springs-Marietta GA Metro	Marietta GA	101.1	97.6	99.3	99.1	98.9	103.7
Georgia	Augusta-Richmond County GA-SC Metro	Augusta-Aiken GA-SC	94.7	97.9	93.6	93.9	97.7	93.8
Georgia	Douglas GA Micro	Douglas GA	92.0	93.3	105.6	83.3	90.4	90.2
Georgia	LaGrange GA Micro	LaGrange-Troup County GA	96.8	100.8	94.9	93.2	99.8	96.5
Georgia	Rome GA Metro	Rome GA	97.9	101.2	93.9	86.7	100.1	100.8
Georgia	Savannah GA Metro	Savannah GA	100.5	95.2	109.6	93.8	102.0	101.6
Georgia	Statesboro GA Micro	Statesboro-Bulloch County GA	99.6	102.8	85.0	103.6	100.7	101.2
Georgia	Valdosta GA Metro	Valdosta GA	97.2	102.2	89.0	97.4	100.3	97.3
Georgia	Warner Robins GA Metro	Warner Robins GA	100.9	106.9	104.0	91.0	94.0	101.3
Hawaii	Honolulu HI Metro	Honolulu HI	129.3	152.6	135.3	116.3	110.2	124.9
Idaho	Boise City-Nampa ID Metro	Boise ID	98.6	89.3	91.3	101.8	102.4	102.9
Idaho	Idaho Falls ID Metro	Idaho Falls ID	95.5	93.3	95.0	95.5	91.9	96.9
Idaho	Pocatello ID Metro	Pocatello ID	95.3	84.9	97.4	98.1	95.6	97.7
Idaho	Twin Falls ID Micro	Twin Falls ID	97.7	97.6	91.1	102.2	111.7	96.7
Illinois	Bloomington-Normal IL Metro	Bloomington-Normal IL	98.8	98.6	109.0	95.2	96.1	97.3
Illinois	Champaign-Urbana IL Metro	Champaign-Urbana IL	97.0	93.1	84.5	100.2	99.8	100.7
Illinois	Chicago-Naperville-Joliet IL Metro Div.	Chicago IL	111.4	116.9	108.3	108.2	116.3	110.6
Illinois	Chicago-Naperville-Joliet IL Metro Div.	Joliet-Will County IL	102.3	105.0	108.0	104.0	102.0	99.3
Illinois	Danville IL Metro	Danville IL	97.3	88.8	105.6	112.3	94.5	94.2
Illinois	Decatur IL Metro	Decatur IL	95.1	96.0	98.3	92.8	106.6	93.1
Illinois	Galesburg IL Micro	Galesburg IL	95.2	97.4	100.1	92.9	92.4	94.0
Illinois	Peoria IL Metro	Peoria IL	97.7	98.5	102.0	110.3	87.4	93.8
Illinois	Quincy IL-MO Micro	Quincy IL	96.0	92.1	88.4	96.2	92.8	100.0
Illinois	Springfield IL Metro	Springfield IL	93.3	91.9	87.5	101.5	99.1	92.6
Indiana	Bloomington IN Metro	Bloomington IN	99.9	105.0	93.6	105.6	99.4	98.3
Indiana	Evansville IN-KY Metro	Evansville IN	101.0	94.5	131.9	93.1	98.5	97.1
Indiana	Fort Wayne IN Metro	Fort Wayne-Allen County IN	93.8	96.5	102.1	94.1	91.7	90.6
Indiana	Indianapolis IN Metro	Hamilton County IN	102.2	102.1	109.0	102.2	95.2	101.1
Indiana	Indianapolis IN Metro	Indianapolis IN	98.2	100.6	101.8	111.9	95.4	92.7

Exhibit 3

ACCRA Cost of Living Index (Excluding Housing)

Q2 2005 - Q1 2006

State	Metro/Micro	Urban Area and State	100% Composite Index	18% Grocery Items	14% Utilities	14% Transportation	6% Health Care	49% Misc. Goods & Services
Indiana	Indianapolis IN Metro	Indianapolis-Marion County IN	95.5	97.7	96.0	97.9	98.9	93.6
Indiana	Lafayette IN Metro	Lafayette IN	98.9	94.1	115.5	97.3	98.6	96.5
Indiana	Muncie IN Metro	Muncie IN	105.8	108.9	119.7	111.5	91.1	100.8
Indiana	South Bend-Mishawaka IN-MI Metro	South Bend IN	96.2	88.5	107.4	96.9	97.4	95.5
Indiana	Terre Haute IN Metro	Terre Haute IN	94.6	94.0	92.5	94.6	109.7	93.7
Iowa	Ames IA Metro	Ames IA	96.0	89.1	96.6	97.2	95.1	98.2
Iowa	Burlington IA-IL Micro	Burlington IA	98.7	91.8	111.9	97.8	87.1	99.1
Iowa	Cedar Rapids IA Metro	Cedar Rapids IA	99.3	93.5	109.6	96.9	106.3	98.3
Iowa	Davenport-Moline-Rock Island IA-IL Metro	Davenport-Moline-Rock Is IA-IL	97.9	95.1	102.4	99.2	92.9	97.9
Iowa	Des Moines IA Metro	Des Moines IA	94.5	89.2	105.3	92.5	92.1	94.3
Iowa	Dubuque IA Metro	Dubuque IA	100.2	97.5	103.3	98.9	91.6	101.7
Iowa	Mason City IA Micro	Mason City IA	92.6	85.3	97.8	99.2	89.6	92.2
Iowa	Waterloo-Cedar Falls IA Metro	Waterloo-Cedar Falls IA	94.7	88.0	91.3	97.1	88.4	98.2
Kansas	Dodge City KS Micro	Dodge City KS	94.2	83.4	108.6	95.3	90.7	94.1
Kansas	Garden City KS Micro	Garden City KS	93.2	90.3	106.7	91.4	88.7	91.4
Kansas	Hays KS Micro	Hays KS	93.0	89.5	91.0	90.6	90.6	95.9
Kansas	Hutchinson KS Micro	Hutchinson KS	95.2	90.8	93.5	94.4	91.5	98.1
Kansas	Lawrence KS Metro	Lawrence KS	96.3	88.4	98.3	97.5	94.5	98.4
Kansas	Manhattan KS Micro	Manhattan KS	94.7	87.2	93.7	96.7	88.8	97.9
Kansas	Salina KS Micro	Salina KS	88.9	88.2	86.4	92.2	92.1	88.6
Kansas	Topeka KS Metro	Topeka KS	94.9	89.0	94.8	95.0	93.6	97.2
Kansas	Wichita KS Metro	Wichita KS	96.6	86.5	107.4	98.7	91.2	97.3
Kentucky	Bowling Green KY Metro	Bowling Green KY	97.6	95.5	99.1	94.7	98.8	98.6
Kentucky	Cincinnati-Middletown OH-KY-IN Metro	Covington KY	95.9	90.2	99.1	99.0	96.1	96.2
Kentucky	Clarksville TN-KY Metro	Hopkinsville KY	92.1	86.4	97.1	91.7	82.5	94.1
Kentucky	Lexington-Fayette KY Metro	Lexington KY	98.6	98.3	103.0	95.1	101.0	98.1
Kentucky	Louisville KY-IN Metro	Louisville KY	99.9	94.8	96.9	111.9	97.1	99.5
Kentucky	Owensboro KY Metro	Owensboro KY	97.2	93.0	94.8	97.4	90.4	100.2
Kentucky	Paducah KY-IL Micro	Paducah KY	92.7	91.4	90.6	91.2	90.9	94.4
Louisiana	Baton Rouge LA Metro	Baton Rouge LA	102.5	105.0	107.2	98.2	104.4	101.2
Louisiana	Lafayette LA Metro	Lafayette LA	96.5	90.2	95.0	101.0	92.8	98.5
Louisiana	Lake Charles LA Metro	Lake Charles LA	95.9	93.7	100.4	92.1	91.5	97.0
Louisiana	Monroe LA Metro	Monroe LA	97.3	96.1	98.3	93.0	88.6	99.6
Louisiana	New Orleans-Metairie-Kenner LA Metro	New Orleans LA	102.7	113.4	112.2	106.6	95.4	95.7
Louisiana	New Orleans-Metairie-Kenner LA Metro	Slidell - St Tammany Parish LA	97.6	107.9	81.6	95.9	95.0	99.2
Louisiana	Shreveport-Bossier City LA Metro	Shreveport-Bossier City LA	94.0	89.1	85.5	94.6	97.0	97.8
Maryland	Baltimore-Towson MD Metro	Baltimore MD	106.9	102.7	115.5	110.8	106.7	105.0
Maryland	Bethesda-Gaithersburg-Frederick MD Metro Div.	Bethesda-Gaithersburg-Frederick MD	111.1	108.5	110.6	112.1	110.3	111.9
Massachusetts	Boston-Quincy MA Metro Div.	Boston MA	121.1	117.6	130.1	107.6	131.2	122.6
Massachusetts	Cambridge-Newton-Framingham MA Metro Div.	Framingham-Natick MA	117.2	113.2	131.6	109.5	117.3	116.8
Massachusetts	Pittsfield MA Metro	Pittsfield MA	110.5	121.8	140.1	95.3	109.4	102.4
Massachusetts	Worcester MA Metro	Fitchburg-Leominster MA	108.8	99.5	128.2	105.9	105.7	107.8
Michigan	Detroit-Livonia-Dearborn MI Metro Div.	Detroit MI	99.7	101.3	104.7	96.5	100.2	98.6
Michigan	Grand Rapids-Wyoming MI Metro	Grand Rapids MI	105.8	106.5	118.7	102.5	100.5	103.4
Michigan	Holland-Grand Haven MI Metro	Holland MI	96.2	97.7	93.2	101.7	91.5	95.4
Michigan	Kalamazoo-Portage MI Metro	Kalamazoo MI	99.4	106.3	94.8	103.6	93.1	97.6
Minnesota	Rochester MN Metro	Rochester MN	100.9	88.9	115.4	98.5	102.9	101.7
Minnesota	St. Cloud MN Metro	St. Cloud MN	103.3	99.1	107.9	99.5	100.9	105.0
Mississippi	Gulfport-Biloxi MS Metro	Gulfport-Biloxi MS	98.8	99.9	99.5	94.0	106.4	98.7
Mississippi	Hattiesburg MS Metro	Hattiesburg MS	97.6	93.4	91.5	93.3	93.8	101.7
Mississippi	Jackson MS Metro	Jackson MS	92.3	86.7	104.3	91.0	93.8	91.1
Mississippi	Meridian MS Micro	Meridian MS	97.8	100.6	96.3	102.2	104.7	95.2
Mississippi	Tupelo MS Micro	Tupelo MS	94.0	84.7	99.0	97.6	84.4	96.2
Missouri	Cape Girardeau-Jackson MO-IL Micro	Cape Girardeau MO	95.1	95.0	90.4	94.6	91.8	97.0
Missouri	Columbia MO Metro	Columbia MO	96.6	95.8	91.8	95.4	93.6	99.1

Exhibit 3

ACCRA Cost of Living Index (Excluding Housing)

Q2 2005 - Q1 2006

State	Metro/Micro	Urban Area and State	100% Composite Index	18% Grocery Items	14% Utilities	14% Transportation	6% Health Care	49% Misc. Goods & Services
Missouri	Jefferson City MO Metro	Jefferson City MO	96.2	88.8	102.5	98.7	96.1	96.5
Missouri	Joplin MO Metro	Joplin MO	87.9	82.1	87.6	83.7	89.0	91.3
Missouri	Kansas City MO-KS Metro	Kansas City MO-KS	97.5	93.4	90.8	99.4	96.7	100.4
Missouri	St. Joseph MO-KS Metro	St. Joseph MO	93.6	89.5	90.2	92.2	99.9	95.7
Missouri	St. Louis MO-IL Metro	St. Louis MO-IL	97.7	104.9	99.2	94.5	96.9	95.5
Missouri	Springfield MO Metro	Springfield MO	94.6	99.3	77.5	96.5	90.7	97.7
Missouri	NonMetro US	Nevada MO	89.2	93.2	77.4	82.9	83.7	93.5
Montana	Billings MT Metro	Billings MT	101.8	101.8	106.6	95.5	100.8	102.4
Montana	Bozeman MT Micro	Bozeman MT	103.0	98.4	105.3	96.2	100.5	106.3
Montana	Kalispell MT Micro	Kalispell MT	100.2	105.6	99.6	94.2	99.1	100.2
Montana	Missoula MT Metro	Missoula MT	105.8	114.8	110.1	99.8	106.5	102.8
Nebraska	Hastings NE Micro	Hastings NE	95.9	100.5	103.7	87.8	81.3	95.9
Nebraska	Omaha-Council Bluffs NE-IA Metro	Omaha NE	93.0	88.8	95.8	99.9	95.0	91.6
Nevada	Carson City NV Metro	Carson City NV	106.1	110.9	105.6	104.7	113.7	103.9
Nevada	Las Vegas-Paradise NV Metro	Las Vegas NV	103.7	101.8	108.9	107.6	108.1	101.2
Nevada	Reno-Sparks NV Metro	Reno-Sparks NV	108.2	108.3	106.8	107.9	113.2	108.1
New Jersey	Edison NJ Metro Div.	Middlesex-Monmouth NJ	112.9	119.6	111.5	102.6	108.1	114.3
New Jersey	Newark-Union NJ-PA Metro Div.	Newark-Elizabeth NJ	115.4	119.4	113.2	103.9	110.1	118.5
New Jersey	New York-White Plains-Wayne NY-NJ Metro Div.	Hergen-Passaic NJ	114.4	119.7	113.0	103.8	107.7	116.6
New Mexico	Albuquerque NM Metro	Albuquerque NM	101.9	107.7	99.5	115.7	100.8	96.5
New Mexico	Albuquerque NM Metro	Rio Rancho NM	102.1	108.3	105.3	105.5	108.1	97.2
New Mexico	Carlsbad-Artesia NM Micro	Carlsbad NM	98.7	99.3	96.3	97.7	106.4	98.6
New Mexico	Farmington NM Metro	Farmington NM	101.5	101.0	97.8	100.6	99.1	103.3
New Mexico	Hobbs NM Micro	Hobbs NM	102.1	102.9	106.7	95.3	103.5	102.3
New Mexico	Las Cruces NM Metro	Las Cruces NM	99.1	98.8	103.8	99.4	97.3	98.0
New Mexico	Los Alamos NM Micro	Los Alamos NM	100.1	98.8	92.9	110.1	106.2	99.0
New York	Buffalo-Niagara Falls NY Metro	Buffalo NY	102.1	101.5	129.4	98.0	97.4	96.3
New York	Glens Falls NY Metro	Glens Falls NY	108.1	100.3	131.7	105.0	92.3	107.0
New York	Ithaca NY Metro	Ithaca NY	110.9	111.3	118.6	123.3	103.5	105.9
New York	Nassau-Suffolk NY Metro Div.	Nassau County NY	124.6	128.9	136.3	104.4	112.4	126.9
New York	New York-White Plains-Wayne NY-NJ Metro Div.	New York (Manhattan) NY	133.9	134.2	148.6	109.8	131.9	136.7
New York	New York-White Plains-Wayne NY-NJ Metro Div.	New York (Queens) NY	125.8	125.5	137.4	106.6	118.1	128.9
New York	Plattsburgh NY Micro	Plattsburgh NY	96.3	93.8	78.5	106.7	95.4	99.6
New York	Rochester NY Metro	Rochester NY	105.5	97.5	115.6	120.3	95.0	102.6
New York	Syracuse NY Metro	Syracuse NY	103.8	100.9	123.3	107.9	94.4	99.2
New York	NonMetro US	Sullivan County NY	105.6	106.8	124.7	97.8	104.3	102.2
North Carolina	Asheville NC Metro	Asheville NC	96.6	96.7	85.3	99.5	100.5	98.6
North Carolina	Burlington NC Metro	Burlington NC	97.5	96.1	79.2	98.4	103.6	102.2
North Carolina	Charlotte-Gastonia-Concord NC-SC Metro	Charlotte NC	98.6	98.8	77.4	101.5	108.0	102.6
North Carolina	Charlotte-Gastonia-Concord NC-SC Metro	Gastonia NC	94.8	97.5	84.0	99.4	109.2	93.9
North Carolina	Durham NC Metro	Durham NC	103.2	107.6	95.1	106.6	108.3	102.3
North Carolina	Fayetteville NC Metro	Fayetteville NC	102.5	110.0	94.5	97.2	105.8	103.1
North Carolina	Goldsboro NC Metro	Goldsboro NC	96.6	102.4	96.9	101.1	96.4	93.0
North Carolina	Greenville NC Metro	Greenville NC	99.6	102.7	98.3	98.0	101.2	99.0
North Carolina	Hickory-Lenoir-Morganton NC Metro	Hickory NC	98.5	100.2	88.4	91.8	106.6	101.7
North Carolina	Kill Devil Hills NC Micro	Dare County NC	101.9	102.9	88.4	107.5	100.2	104.0
North Carolina	Kinston NC Micro	Kinston NC	97.0	95.7	97.5	100.5	101.2	95.9
North Carolina	Lexington-Thomasville NC Micro	Lexington-Thomasville NC	95.4	107.4	78.4	93.9	108.4	94.8
North Carolina	North Wilkesboro NC Micro	Wilkesboro NC	93.5	107.2	84.9	87.4	103.1	91.5
North Carolina	Raleigh-Cary NC Metro	Raleigh NC	98.8	100.3	100.7	99.3	108.8	96.4
North Carolina	Rocky Mount NC Metro	Rocky Mount NC	101.6	98.9	97.5	116.9	102.3	99.3
North Carolina	Wilmington NC Metro	Wilmington NC	101.8	106.6	94.6	100.9	107.9	101.7
North Carolina	Winston-Salem NC Metro	Winston-Salem NC	95.3	98.1	89.2	94.0	106.1	95.2
North Carolina	NonMetro US	Marion-McDowell County NC	96.3	97.6	97.1	87.1	99.1	98.0
North Dakota	Bismarck ND Metro	Bismarck-Mandan ND	100.0	96.6	104.5	100.7	98.1	100.0

Exhibit 3

ACCRA Cost of Living Index (Excluding Housing)

Q2 2005 - Q1 2006

State	Metro/Micro	Urban Area and State	100% Composite Index	18% Grocery Items	14% Utilities	14% Transportation	6% Health Care	49% Misc. Goods & Services
North Dakota	Fargo ND-MN Metro	Fargo-Moorhead ND-MN	95.9	93.3	102.8	95.1	96.5	95.1
North Dakota	Grand Forks ND-MN Metro	Grand Forks ND	94.4	96.6	99.1	88.6	96.2	93.6
North Dakota	Minot ND Micro	Minot ND	97.2	101.8	93.0	86.0	90.5	100.7
Ohio	Akron OH Metro	Akron OH	97.2	106.5	105.1	97.5	100.7	91.0
Ohio	Ashland OH Micro	Ashland OH	99.5	104.2	128.2	96.6	93.9	91.1
Ohio	Cincinnati-Middletown OH-KY-IN Metro	Cincinnati OH	96.6	90.9	109.9	91.6	100.5	96.0
Ohio	Cleveland-Elyria-Mentor OH Metro	Cleveland OH	102.8	108.8	121.5	99.7	100.7	96.3
Ohio	Columbus OH Metro	Columbus OH	101.7	101.1	105.8	104.3	99.7	100.3
Ohio	Dayton OH Metro	Dayton OH	99.5	96.3	102.2	99.0	93.9	100.6
Ohio	Findlay OH Micro	Findlay OH	101.7	108.1	103.1	104.5	91.8	99.3
Ohio	Lima OH Metro	Lima OH	102.2	106.6	101.9	103.6	100.7	100.3
Ohio	Mansfield OH Metro	Mansfield OH	100.9	104.6	117.6	104.3	100.6	93.8
Ohio	Norwalk OH Micro	Norwalk-Huron County OH	99.4	99.3	122.7	95.0	95.9	94.3
Ohio	Toledo OH Metro	Toledo OH	102.4	102.3	116.8	101.3	89.9	100.1
Ohio	Youngstown-Warren-Boardman OH-PA Metro	Youngstown-Warren OH	94.0	94.3	105.3	92.7	90.9	91.4
Oklahoma	Armore OK Micro	Armore OK	94.3	92.5	93.4	92.6	94.3	95.8
Oklahoma	Bartlesville OK Micro	Bartlesville OK	98.6	98.7	82.6	92.7	97.1	105.0
Oklahoma	Enid OK Micro	Enid OK	95.5	94.8	104.7	98.0	89.5	93.0
Oklahoma	McAlester OK Micro	McAlester OK	80.7	81.1	84.7	78.7	88.6	79.1
Oklahoma	Muskogee OK Micro	Muskogee OK	95.0	96.6	107.6	81.0	99.5	94.3
Oklahoma	Oklahoma City OK Metro	Edmond OK	94.1	85.8	99.4	98.4	96.6	94.1
Oklahoma	Oklahoma City OK Metro	Norman OK	101.2	100.5	113.8	94.5	107.7	99.0
Oklahoma	Oklahoma City OK Metro	Oklahoma City OK	92.6	86.3	93.2	96.7	96.6	93.1
Oklahoma	Stillwater OK Micro	Stillwater OK	94.2	94.3	106.2	92.8	93.8	91.3
Oklahoma	Tulsa OK Metro	Tulsa OK	97.4	90.7	89.8	101.0	98.4	101.0
Oklahoma	NonMetro US	Pryor Creek OK	89.7	92.6	79.3	85.1	88.1	93.1
Oregon	Corvallis OR Metro	Corvallis OR	108.4	115.3	110.4	103.9	117.3	105.5
Oregon	Klamath Falls OR Micro	Klamath Falls OR	103.2	107.2	99.3	107.6	102.0	101.6
Oregon	Portland-Vancouver-Beaverton OR-WA Metro	Portland OR	114.4	121.0	118.6	107.4	110.0	113.2
Oregon	NonMetro US	Lincoln County OR	101.2	107.2	83.1	107.0	106.6	101.8
Pennsylvania	Erie PA Metro	Erie PA	100.8	99.6	102.5	103.0	92.1	101.1
Pennsylvania	Harrisburg-Carlisle PA Metro	Harrisburg PA	103.4	94.9	109.5	98.7	107.2	105.7
Pennsylvania	Indiana PA Micro	Indiana County PA	95.1	94.2	101.9	89.2	88.8	96.0
Pennsylvania	Lancaster PA Metro	Lancaster PA	108.8	103.7	107.7	109.2	96.7	112.3
Pennsylvania	Lebanon PA Metro	Lebanon PA	100.9	96.4	106.3	95.2	99.1	102.9
Pennsylvania	Philadelphia PA Metro Div	Philadelphia PA	116.0	122.4	116.8	106.3	115.2	116.3
Pennsylvania	Pittsburgh PA Metro	Pittsburgh PA	96.9	98.3	95.8	102.8	92.2	95.6
Pennsylvania	Williamsport PA Metro	Williamsport-Lycoming Co PA	101.4	95.3	122.8	100.6	96.5	98.3
Pennsylvania	York-Hanover PA Metro	York County PA	99.3	91.4	114.6	93.5	91.6	100.3
Rhode Island	Providence-New Bedford-Fall River RI-MA Metro	Providence RI	113.2	115.0	120.4	97.6	114.0	114.8
South Carolina	Anderson SC Metro	Anderson SC	97.5	103.5	103.8	88.9	97.0	96.1
South Carolina	Charleston-North Charleston SC Metro	Charleston-N Charleston SC	100.4	102.0	96.5	98.3	112.1	100.2
South Carolina	Columbia SC Metro	Camden SC	97.1	100.4	92.6	89.6	91.8	100.0
South Carolina	Columbia SC Metro	Columbia SC	97.4	95.6	102.7	88.3	111.0	97.6
South Carolina	Florence SC Metro	Florence SC	99.6	94.1	109.3	98.6	91.8	100.1
South Carolina	Greenville SC Metro	Greenville SC	97.5	100.1	90.2	94.7	100.9	99.0
South Carolina	Hilton Head Island-Beaufort SC Micro	Hilton Head Island SC	103.5	104.7	91.7	99.6	103.6	107.4
South Carolina	Lancaster SC Micro	Lancaster SC	87.1	90.5	86.8	83.5	96.2	86.0
South Carolina	Myrtle Beach-Conway-North Myrtle Beach SC Metro	Myrtle Beach SC	97.2	100.5	90.6	97.7	93.3	98.2
South Carolina	Spartanburg SC Metro	Spartanburg SC	99.5	96.6	86.9	118.3	95.5	99.3
South Carolina	Sumter SC Metro	Sumter SC	95.7	98.6	88.7	95.7	93.3	97.0
South Dakota	Sioux Falls SD Metro	Sioux Falls SD	99.6	92.9	120.3	94.6	97.7	97.9
South Dakota	Vermillion SD Micro	Vermillion SD	99.0	99.3	96.8	86.8	92.9	103.7
Tennessee	Chattanooga TN-GA Metro	Chattanooga TN	94.9	97.3	84.9	96.9	94.8	96.3
Tennessee	Clarksville TN-KY Metro	Clarksville TN	90.3	87.0	78.4	90.2	90.9	94.8

Exhibit 3

ACCRA Cost of Living Index (Excluding Housing)

Q2 2005 - Q1 2006

State	Metro/Micro	Urban Area and State	100% Composite Index	18% Grocery Items	14% Utilities	14% Transportation	6% Health Care	49% Misc. Goods & Services
Tennessee	Cleveland TN Metro	Cleveland TN	94.3	101.3	92.8	91.6	91.3	93.3
Tennessee	Cookeville TN Micro	Cookeville TN	85.3	86.2	77.8	82.7	86.0	87.7
Tennessee	Dyersburg TN Micro	Dyersburg TN	95.2	88.3	84.8	103.3	99.8	97.9
Tennessee	Jackson TN Metro	Jackson-Madison County TN	91.9	88.4	84.7	99.8	91.3	93.1
Tennessee	Johnson City TN Metro	Johnson City TN	92.3	89.4	92.2	89.6	88.2	94.6
Tennessee	Kingsport-Bristol-Bristol TN-VA Metro	Kingsport TN	91.9	96.4	82.4	93.7	93.6	92.3
Tennessee	Knoxville TN Metro	Knoxville TN	91.8	88.6	89.6	87.8	89.9	95.1
Tennessee	Memphis TN-MS-AR Metro	Memphis TN	95.4	91.4	89.5	98.0	102.3	97.1
Tennessee	Morristown TN Metro	Morristown TN	92.9	92.5	77.4	88.5	90.5	99.0
Tennessee	Nashville-Davidson-Murfreesboro TN Metro	Hendersonville - Sumner County TN	100.2	97.2	104.9	111.8	93.3	97.5
Tennessee	Nashville-Davidson-Murfreesboro TN Metro	Murfreesboro-Smyrna TN	98.5	97.3	92.7	94.2	95.4	102.1
Tennessee	Nashville-Davidson-Murfreesboro TN Metro	Nashville-Franklin TN	101.7	103.7	91.3	91.5	97.9	107.3
Texas	Abilene TX Metro	Abilene TX	92.8	86.3	94.0	97.1	91.4	93.8
Texas	Amarillo TX Metro	Amarillo TX	87.8	88.5	88.6	96.5	91.1	84.3
Texas	Austin-Round Rock TX Metro	Austin TX	99.7	94.3	89.8	101.1	104.6	103.6
Texas	Austin-Round Rock TX Metro	Round Rock TX	94.7	81.7	100.1	94.0	100.2	97.7
Texas	Austin-Round Rock TX Metro	San Marcos TX	95.7	79.4	80.2	101.7	99.6	104.1
Texas	Beaumont-Port Arthur TX Metro	Beaumont TX	97.1	90.1	102.6	92.9	95.1	99.5
Texas	Brownsville-Harlingen TX Metro	Brownsville TX	94.6	85.1	101.4	99.8	93.1	94.8
Texas	Brownsville-Harlingen TX Metro	Harlingen TX	91.5	81.2	97.0	99.9	97.6	90.7
Texas	Corpus Christi TX Metro	Corpus Christi TX	91.9	79.4	98.6	95.5	89.7	93.8
Texas	Dallas-Plano-Irving TX Metro Div.	Dallas TX	100.1	96.4	111.8	102.8	101.9	97.2
Texas	Dallas-Plano-Irving TX Metro Div.	Plano TX	99.5	85.8	102.9	101.1	104.1	102.7
Texas	Del Rio TX Metro	Del Rio TX	99.9	83.7	137.8	106.7	111.4	91.9
Texas	El Paso TX Metro	El Paso TX	98.7	105.1	96.8	96.9	100.0	97.2
Texas	Fort Worth-Arlington TX Metro Div.	Arlington TX	97.3	92.6	101.1	101.8	106.8	95.6
Texas	Fort Worth-Arlington TX Metro Div.	Fort Worth TX	94.2	93.3	98.9	97.1	100.6	91.6
Texas	Fort Worth-Arlington TX Metro Div.	Weatherford TX	92.6	87.2	93.3	93.8	93.3	94.0
Texas	Houston-Sugar Land-Baytown TX Metro	Conroe TX	92.3	86.8	91.3	93.3	99.2	93.7
Texas	Houston-Sugar Land-Baytown TX Metro	Houston TX	94.7	84.7	102.8	99.7	99.7	94.2
Texas	Killeen-Temple-Fort Hood TX Metro	Temple TX	94.2	83.0	97.4	100.1	94.5	95.8
Texas	Laredo TX Metro	Laredo TX	85.4	80.1	80.0	95.8	95.9	84.8
Texas	Longview TX Metro	Longview TX	90.9	88.8	77.1	90.3	103.6	94.4
Texas	Lubbock TX Metro	Lubbock TX	90.8	86.7	76.2	93.8	99.1	94.7
Texas	Lufkin TX Metro	Lufkin TX	104.1	91.7	112.0	114.6	96.8	104.3
Texas	McAllen-Edinburg-Mission TX Metro	McAllen TX	89.4	81.3	86.9	88.4	100.0	92.3
Texas	Midland TX Metro	Midland TX	93.4	90.7	94.4	97.4	93.6	92.9
Texas	Odessa TX Metro	Odessa TX	93.2	89.9	92.4	96.3	96.8	93.4
Texas	Palestine TX Metro	Palestine-Anderson County TX	92.6	90.3	93.6	92.6	92.6	93.3
Texas	Paris TX Metro	Paris TX	91.5	91.1	97.8	91.4	94.0	89.6
Texas	San Angelo TX Metro	San Angelo TX	96.0	88.4	108.6	97.9	98.9	94.4
Texas	San Antonio TX Metro	San Antonio TX	92.2	80.0	77.8	90.4	102.5	100.3
Texas	San Antonio TX Metro	Seguin TX	91.8	87.6	87.7	92.1	97.4	93.8
Texas	Sherman-Denison TX Metro	Sherman-Denison TX	99.1	90.4	114.0	91.9	94.3	100.7
Texas	Texarkana TX-Texarkana AR Metro	Texarkana TX-AR	95.5	96.6	86.2	90.9	93.0	99.4
Texas	Tyler TX Metro	Tyler TX	96.4	89.1	103.5	94.1	100.1	97.3
Texas	Waco TX Metro	Waco TX	95.4	85.7	102.6	95.8	99.5	96.3
Utah	Cedar City UT Micro	Cedar City UT	96.8	98.9	83.0	97.7	88.3	100.6
Utah	Logan UT-ID Metro	Logan UT	95.2	100.7	87.2	98.7	87.9	95.3
Utah	St. George UT Metro	St. George UT	98.7	97.6	82.7	96.8	88.1	105.4
Utah	Salt Lake City UT Metro	Salt Lake City UT	99.1	105.7	90.5	99.1	98.6	99.1
Vermont	Burlington-South Burlington VT Metro	Burlington-Chittenden Co VT	109.7	107.4	115.6	100.9	108.0	111.5
Virginia	Charlottesville VA Metro	Charlottesville VA	107.0	113.5	94.6	97.9	109.5	110.5
Virginia	Harrisonburg VA Metro	Harrisonburg VA	104.0	97.5	122.7	94.3	95.6	104.7
Virginia	Martinsville VA Micro	Martinsville-Henry County VA	94.5	97.7	81.1	93.1	101.5	96.7

Exhibit 3

ACCRA Cost of Living Index (Excluding Housing)

Q2 2005 - Q1 2006

State	Metro/Micro	Urban Area and State	100% Composite Index	18% Grocery Items	14% Utilities	14% Transportation	6% Health Care	49% Misc. Goods & Services
Virginia	Richmond VA Metro	Richmond VA	104.8	102.2	102.4	107.0	102.4	106.1
Virginia	Roanoke VA Metro	Roanoke VA	93.7	92.2	86.2	94.0	95.7	96.0
Virginia	Staunton-Waynesboro VA Micro	Staunton - Augusta County VA	100.5	99.2	112.9	95.1	94.1	99.7
Virginia	Virginia Beach-Norfolk-Newport News VA-NC Metro	Hampton Roads-SE Virginia VA	102.7	97.4	114.4	103.7	109.6	100.3
Virginia	Washington-Arlington-Alexandria DC-VA-MD-WV Metro Div.	Prince William County VA	107.4	100.6	122.5	106.6	106.7	105.9
Virginia	NonMetro US	Lexington - Buena Vista - Rockbridge \	98.1	94.4	104.6	90.2	92.0	100.6
Washington	Bellingham WA Metro	Bellingham WA	102.9	111.7	82.7	107.6	113.0	102.9
Washington	Kennewick-Richland-Pasco WA Metro	Richland-Kennewick-Pasco WA	99.0	93.0	90.6	105.0	115.9	99.9
Washington	Olympia WA Metro	Olympia WA	105.0	110.5	85.2	106.2	119.6	106.7
Washington	Portland-Vancouver-Beaverton OR-WA Metro	Vancouver WA	100.3	96.2	88.4	105.8	119.0	101.6
Washington	Seattle-Bellevue-Everett WA Metro Div.	Seattle WA	109.9	110.1	104.0	109.8	121.1	110.3
Washington	Spokane WA Metro	Spokane WA	103.1	105.4	83.1	106.7	113.1	105.7
Washington	Tacoma WA Metro Div.	Tacoma WA	108.2	121.6	97.6	103.6	124.9	105.6
West Virginia	Charleston WV Metro	Charleston WV	94.7	90.2	100.2	98.0	92.0	94.1
West Virginia	Morgantown WV Metro	Morgantown WV	103.0	101.2	117.4	109.7	106.3	97.3
West Virginia	Washington-Arlington-Alexandria DC-VA-MD-WV Metro Div.	Martinsburg-Berkeley County WV	90.9	86.9	80.4	89.8	97.7	94.9
Wisconsin	Appleton WI Metro	Appleton WI	98.0	90.2	99.1	107.5	103.2	97.2
Wisconsin	Eau Claire WI Metro	Eau Claire WI	97.8	93.7	102.3	97.7	101.3	97.7
Wisconsin	Green Bay WI Metro	Green Bay WI	94.9	86.0	98.6	97.4	94.6	96.5
Wisconsin	Janesville WI Metro	Janesville WI	98.8	96.8	107.6	97.9	109.2	96.1
Wisconsin	Milwaukee-Waukesha-West Allis WI Metro	Milwaukee-Waukesha WI	98.1	96.3	94.0	101.4	94.8	99.4
Wisconsin	Sheboygan WI Metro	Sheboygan WI	98.3	93.6	100.5	105.1	102.0	97.0
Wisconsin	Stevens Point WI Micro	Stevens Point-Plover WI	96.6	97.4	97.4	96.2	98.0	96.1
Wisconsin	Wausau WI Metro	Wausau WI	95.6	84.2	116.5	99.1	94.9	93.0
Wisconsin	Wisconsin Rapids-Marshfield WI Micro	Marshfield WI	96.7	91.6	103.0	100.4	98.1	95.6
Wyoming	Cheyenne WY Metro	Cheyenne WY	102.7	108.5	112.7	95.4	96.7	100.4
Wyoming	Gillette WY Micro	Gillette WY	101.9	120.1	104.4	93.2	93.7	97.9
Wyoming	Laramie WY Micro	Laramie WY	99.5	104.3	104.6	95.9	100.0	97.2
U.S. Average (Excluding CA)			99.4	98.9	99.9	99.1	99.8	99.5
CA Average			112.5	122.7	103.1	116.3	113.6	110.1
CA Premium			13.2%	24.0%	3.2%	17.3%	13.8%	10.7%

Notes: Components of the Composite Index were re-weighted proportionally after the removal of housing costs.

Source: ACCRA, The Council for Community and Economic Research

Exhibit 4

ACCRA Average Prices

Q1 2006

<u>State</u>	<u>Metro/Micro</u>	<u>Urban Area and State</u>	<u>Toothpaste</u>	<u>Shampoo</u>
Alabama	Albertville AL Micro	Marshall County AL	\$2.48	\$1.04
Alabama	Anniston-Oxford AL Metro	Anniston-Calhoun County AL	\$2.82	\$1.32
Alabama	Auburn-Opelika AL Metro	Auburn-Opelika AL	\$2.90	\$1.04
Alabama	Cullman AL Micro	Cullman County AL	\$2.36	\$1.08
Alabama	Decatur AL Metro	Decatur-Hartselle AL	\$3.12	\$1.02
Alabama	Dothan AL Metro	Dothan AL	\$2.55	\$1.04
Alabama	Florence-Muscle Shoals AL Metro	Florence AL	\$2.25	\$0.98
Alabama	Huntsville AL Metro	Huntsville AL	\$2.11	\$1.08
Alabama	Mobile AL Metro	Mobile AL	\$2.54	\$1.24
Alabama	Montgomery AL Metro	Montgomery AL	\$2.43	\$1.14
Alabama	Tuscaloosa AL Metro	Tuscaloosa AL	\$2.74	\$1.08
Alaska	Anchorage AK Metro	Anchorage AK	\$3.14	\$1.24
Alaska	Fairbanks AK Metro	Fairbanks AK	\$2.23	\$1.18
Alaska	Juneau AK Micro	Juneau AK	\$3.34	\$1.56
Alaska	Kodiak AK Micro	Kodiak AK	\$3.15	\$1.64
Arizona	Flagstaff AZ Metro	Flagstaff AZ	\$2.25	\$1.17
Arizona	Lake Havasu City-Kingman AZ Micro	Lake Havasu City AZ	\$3.11	\$1.12
Arizona	Phoenix-Mesa-Scottsdale AZ Metro	Phoenix AZ	\$2.25	\$1.10
Arizona	Prescott AZ Metro	Prescott-Prescott Valley AZ	\$2.07	\$1.03
Arizona	Sierra Vista-Douglas AZ Micro	Sierra Vista AZ	\$2.16	\$1.02
Arizona	Tucson AZ Metro	Tucson AZ	\$2.40	\$1.05
Arizona	Yuma AZ Metro	Yuma AZ	\$2.86	\$1.16
Arkansas	Fayetteville-Springdale-Rogers AR-MO Metro	Fayetteville AR	\$1.88	\$0.98
Arkansas	Fort Smith AR-OK Metro	Fort Smith AR	\$1.94	\$0.97
Arkansas	Hot Springs AR Metro	Hot Springs AR	\$2.75	\$0.98
Arkansas	Jonesboro AR Metro	Jonesboro AR	\$1.84	\$0.93
Arkansas	Little Rock-North Little Rock AR Metro	Conway AR	\$1.95	\$0.95
Arkansas	Little Rock-North Little Rock AR Metro	Little Rock-N Little Rock AR	\$1.88	\$1.29
California	Fresno CA Metro	Fresno CA	\$2.83	\$1.28
California	Los Angeles-Long Beach-Glendale CA Metro Div.	Los Angeles-Long Beach CA	\$2.87	\$1.62
California	Oakland-Fremont-Hayward CA Metro Div.	Oakland CA	\$3.63	\$1.29
California	Riverside-San Bernardino-Ontario CA Metro	Palm Springs CA	\$2.69	\$1.27
California	Riverside-San Bernardino-Ontario CA Metro	Riverside City CA	\$2.60	\$1.10
California	Riverside-San Bernardino-Ontario CA Metro	San Bernardino CA	\$3.14	\$1.25
California	Sacramento-Arden-Arcade-Roseville CA Metro	Sacramento CA	\$2.55	\$1.18
California	San Francisco-San Mateo-Redwood City CA Metro Div.	San Francisco CA	\$3.99	\$1.59
California	San Jose-Sunnyvale-Santa Clara CA Metro	San Jose CA	\$3.47	\$1.39
California	Santa Ana-Anaheim-Irvine CA Metro Div.	Orange County CA	\$2.88	\$1.62
California	Stockton CA Metro	Stockton CA	\$2.73	\$1.27
Colorado	Colorado Springs CO Metro	Colorado Springs CO	\$2.36	\$1.00

Exhibit 4

ACCRA Average Prices

Q1 2006

<u>State</u>	<u>Metro/Micro</u>	<u>Urban Area and State</u>	<u>Toothpaste</u>	<u>Shampoo</u>
Colorado	Denver-Aurora CO Metro	Denver CO	\$2.37	\$1.03
Colorado	Fort Collins-Loveland CO Metro	Loveland CO	\$2.01	\$1.00
Colorado	Grand Junction CO Metro	Grand Junction CO	\$2.08	\$1.04
Colorado	Greeley CO Metro	Greeley CO	\$2.07	\$0.97
Colorado	Pueblo CO Metro	Pueblo CO	\$2.36	\$0.92
Colorado	NonMetro US	Glenwood Springs CO	\$1.59	\$0.98
Colorado	NonMetro US	Gunnison CO	\$2.54	\$1.08
Connecticut	Bridgeport-Stamford-Norwalk CT Metro	Stamford CT	\$2.32	\$0.99
Connecticut	Hartford-West Hartford-East Hartford CT Metro	Hartford CT	\$2.69	\$1.09
Connecticut	New Haven-Milford CT Metro	New Haven CT	\$2.26	\$1.00
Connecticut	Norwich-New London CT Metro	New London CT	\$2.53	\$1.05
Delaware	Dover DE Metro	Dover DE	\$2.11	\$1.16
Delaware	Seaford DE Micro	Sussex County DE	\$2.42	\$1.10
Delaware	Wilmington DE-MD-NJ Metro Div.	Wilmington DE	\$2.12	\$0.98
District of Columbia	Washington-Arlington-Alexandria DC-VA-MD-WV Metro Div.	Washington-Arlington-Alexandria DC-VA	\$2.12	\$1.05
Florida	Fort Lauderdale-Pompano Beach-Deerfield Beach FL Metro Div.	Fort Lauderdale FL	\$2.50	\$1.06
Florida	Fort Walton Beach-Crestview-Destin FL Metro	Fort Walton Beach FL	\$2.19	\$0.91
Florida	Gainesville FL Metro	Gainesville FL	\$2.38	\$1.30
Florida	Jacksonville FL Metro	Jacksonville FL	\$2.97	\$1.12
Florida	Miami-Miami Beach-Kendall FL Metro Div.	Miami-Dade County FL	\$2.54	\$1.19
Florida	Orlando-Kissimmee FL Metro	Orlando FL	\$2.51	\$1.09
Florida	Palm Coast FL Micro	Palm Coast-Flagler County FL	\$2.45	\$1.02
Florida	Panama City-Lynn Haven FL Metro	Panama City FL	\$2.49	\$1.06
Florida	Pensacola-Ferry Pass-Brent, FL Metro	Pensacola FL	\$2.51	\$1.18
Florida	Punta Gorda FL Metro	Punta Gorda-Charlotte Co FL	\$2.49	\$1.23
Florida	Sarasota-Bradenton-Venice FL Metro	Bradenton FL	\$2.29	\$1.04
Florida	Sarasota-Bradenton-Venice FL Metro	Sarasota FL	\$2.30	\$1.05
Florida	Tampa-St. Petersburg-Clearwater FL Metro	St. Petersburg-Clearwater FL	\$2.42	\$1.16
Florida	Tampa-St. Petersburg-Clearwater FL Metro	Tampa FL	\$2.46	\$1.09
Florida	Vero Beach FL Metro	Vero Beach-Indian River FL	\$2.73	\$1.06
Florida	West Palm Beach-Boca Raton-Boynton Beach FL Metro Div.	West Palm Beach FL	\$2.63	\$1.12
Georgia	Americus GA Micro	Americus GA	\$2.72	\$1.07
Georgia	Atlanta-Sandy Springs-Marietta GA Metro	Atlanta GA	\$2.62	\$1.12
Georgia	Atlanta-Sandy Springs-Marietta GA Metro	Marietta GA	\$2.30	\$0.98
Georgia	Douglas GA Micro	Douglas GA	\$1.95	\$0.91
Georgia	LaGrange GA Micro	LaGrange-Troup County GA	\$2.95	\$1.07
Georgia	Rome GA Metro	Rome GA	\$2.86	\$0.96
Georgia	Savannah GA Metro	Savannah GA	\$2.14	\$0.95
Georgia	Valdosta GA Metro	Valdosta GA	\$2.96	\$1.16
Georgia	Warner Robins GA Metro	Warner Robins GA	\$2.75	\$1.11

Exhibit 4

ACCRA Average Prices

Q1 2006

<u>State</u>	<u>Metro/Micro</u>	<u>Urban Area and State</u>	<u>Toothpaste</u>	<u>Shampoo</u>
Hawaii	Honolulu HI Metro	Honolulu HI	\$2.92	\$1.84
Idaho	Boise City-Nampa ID Metro	Boise ID	\$2.71	\$0.93
Idaho	Idaho Falls ID Metro	Idaho Falls ID	\$2.71	\$0.98
Idaho	Twin Falls ID Micro	Twin Falls ID	\$2.38	\$1.29
Illinois	Bloomington-Normal IL Metro	Bloomington-Normal IL	\$2.59	\$0.99
Illinois	Champaign-Urbana IL Metro	Champaign-Urbana IL	\$2.42	\$1.05
Illinois	Chicago-Naperville-Joliet IL Metro Div.	Chicago IL	\$2.92	\$0.99
Illinois	Chicago-Naperville-Joliet IL Metro Div.	Joliet-Will County IL	\$2.12	\$1.02
Illinois	Danville IL Metro	Danville IL	\$2.83	\$1.20
Illinois	Decatur IL Metro	Decatur IL	\$2.42	\$0.89
Illinois	Galesburg IL Micro	Galesburg IL	\$2.85	\$1.16
Illinois	Quincy IL-MO Micro	Quincy IL	\$2.48	\$0.98
Illinois	Springfield IL Metro	Springfield IL	\$2.44	\$0.94
Indiana	Bloomington IN Metro	Bloomington IN	\$2.29	\$0.99
Indiana	Evansville IN-KY Metro	Evansville IN	\$2.08	\$1.23
Indiana	Fort Wayne IN Metro	Fort Wayne-Allen County IN	\$2.14	\$1.04
Indiana	Indianapolis IN Metro	Hamilton County IN	\$2.19	\$1.01
Indiana	Indianapolis IN Metro	Indianapolis IN	\$2.16	\$0.96
Indiana	'	Lafayette IN	\$2.37	\$1.01
Indiana	South Bend-Mishawaka IN-MI Metro	South Bend IN	\$2.03	\$0.99
Iowa	Ames IA Metro	Ames IA	\$2.49	\$0.90
Iowa	Burlington IA-IL Micro	Burlington IA	\$2.18	\$0.97
Iowa	Cedar Rapids IA Metro	Cedar Rapids IA	\$2.06	\$1.03
Iowa	Davenport-Moline-Rock Island IA-IL Metro	Davenport-Moline-Rock Is IA-IL	\$2.12	\$0.99
Iowa	Des Moines IA Metro	Des Moines IA	\$2.02	\$1.08
Iowa	Mason City IA Micro	Mason City IA	\$2.35	\$0.97
Iowa	Waterloo-Cedar Falls IA Metro	Waterloo-Cedar Falls IA	\$2.43	\$0.97
Kansas	Dodge City KS Micro	Dodge City KS	\$1.96	\$0.98
Kansas	Garden City KS Micro	Garden City KS	\$2.18	\$1.01
Kansas	Hays KS Micro	Hays KS	\$2.00	\$0.99
Kansas	Hutchinson KS Micro	Hutchinson KS	\$2.41	\$0.95
Kansas	Lawrence KS Metro	Lawrence KS	\$2.28	\$0.98
Kansas	Manhattan KS Micro	Manhattan KS	\$2.30	\$0.95
Kansas	Salina KS Micro	Salina KS	\$1.98	\$1.00
Kansas	Topeka KS Metro	Topeka KS	\$2.64	\$0.95
Kansas	Wichita KS Metro	Wichita KS	\$2.13	\$1.00
Kentucky	Bowling Green KY Metro	Bowling Green KY	\$1.88	\$0.96
Kentucky	Lexington-Fayette KY Metro	Lexington KY	\$2.36	\$0.98
Kentucky	Louisville KY-IN Metro	Louisville KY	\$2.27	\$0.95
Kentucky	Paducah KY-IL Micro	Paducah KY	\$2.38	\$1.01

Exhibit 4

ACCRA Average Prices

Q1 2006

<u>State</u>	<u>Metro/Micro</u>	<u>Urban Area and State</u>	<u>Toothpaste</u>	<u>Shampoo</u>
Louisiana	Lafayette LA Metro	Lafayette LA	\$2.26	\$0.92
Louisiana	Lake Charles LA Metro	Lake Charles LA	\$2.67	\$0.90
Louisiana	New Orleans-Metairie-Kenner LA Metro	Slidell - St Tammany Parish LA	\$2.79	\$1.30
Louisiana	Shreveport-Bossier City LA Metro	Shreveport-Bossier City LA	\$2.17	\$0.96
Maryland	Baltimore-Towson MD Metro	Baltimore MD	\$2.07	\$1.03
Maryland	Bethesda-Gaithersburg-Frederick MD Metro Div.	Bethesda-Gaithersburg-Frederick MD	\$2.15	\$1.08
Massachusetts	Boston-Quincy MA Metro Div.	Boston MA	\$2.40	\$0.99
Massachusetts	Pittsfield MA Metro	Pittsfield MA	\$2.67	\$1.13
Massachusetts	Worcester MA Metro	Fitchburg-Leominster MA	\$2.34	\$0.96
Michigan	Detroit-Livonia-Dearborn MI Metro Div.	Detroit MI	\$2.34	\$1.14
Michigan	Grand Rapids-Wyoming MI Metro	Grand Rapids MI	\$2.48	\$1.11
Michigan	Holland-Grand Haven MI Metro	Holland MI	\$2.22	\$0.97
Michigan	Kalamazoo-Portage MI Metro	Kalamazoo MI	\$2.29	\$0.93
Minnesota	Rochester MN Metro	Rochester MN	\$2.06	\$0.98
Minnesota	St. Cloud MN Metro	St. Cloud MN	\$2.72	\$0.94
Mississippi	Hattiesburg MS Metro	Hattiesburg MS	\$2.73	\$1.01
Mississippi	Jackson MS Metro	Jackson MS	\$2.05	\$1.01
Mississippi	Meridian MS Micro	Meridian MS	\$2.18	\$1.07
Mississippi	Tupelo MS Micro	Tupelo MS	\$2.03	\$0.90
Missouri	Columbia MO Metro	Columbia MO	\$2.43	\$0.99
Missouri	Jefferson City MO Metro	Jefferson City MO	\$2.12	\$0.97
Missouri	Kansas City MO-KS Metro	Kansas City MO-KS	\$1.79	\$1.04
Missouri	St. Joseph MO-KS Metro	St. Joseph MO	\$2.10	\$0.96
Missouri	St. Louis MO-IL Metro	St. Louis MO-IL	\$1.99	\$1.09
Missouri	Springfield MO Metro	Springfield MO	\$2.12	\$0.97
Missouri	NonMetro US	Nevada MO	\$2.68	\$0.77
Montana	Bozeman MT Micro	Bozeman MT	\$2.41	\$1.25
Montana	Kalispell MT Micro	Kalispell MT	\$2.33	\$1.21
Montana	Missoula MT Metro	Missoula MT	\$2.63	\$1.12
Nebraska	Hastings NE Micro	Hastings NE	\$2.85	\$1.16
Nebraska	Omaha-Council Bluffs NE-IA Metro	Omaha NE	\$1.99	\$0.89
Nevada	Las Vegas-Paradise NV Metro	Las Vegas NV	\$2.09	\$1.16
Nevada	Reno-Sparks NV Metro	Reno-Sparks NV	\$2.17	\$0.95
New Jersey	Edison NJ Metro Div.	Middlesex-Monmouth NJ	\$1.97	\$0.99
New Jersey	Newark-Union NJ-PA Metro Div.	Newark-Elizabeth NJ	\$2.01	\$0.98
New Jersey	New York-White Plains-Wayne NY-NJ Metro Div.	Bergen-Passaic NJ	\$2.20	\$1.09
New Mexico	Albuquerque NM Metro	Albuquerque NM	\$2.49	\$1.13
New Mexico	Albuquerque NM Metro	Rio Rancho NM	\$2.56	\$1.08
New Mexico	Carlsbad-Artesia NM Micro	Carlsbad NM	\$2.69	\$1.08
New Mexico	Farmington NM Metro	Farmington NM	\$2.06	\$1.01

Exhibit 4

ACCRA Average Prices
Q1 2006

<u>State</u>	<u>Metro/Micro</u>	<u>Urban Area and State</u>	<u>Toothpaste</u>	<u>Shampoo</u>
New Mexico	Hobbs NM Micro	Hobbs NM	\$3.30	\$1.15
New Mexico	Las Cruces NM Metro	Las Cruces NM	\$2.56	\$1.20
New Mexico	Los Alamos NM Micro	Los Alamos NM	\$2.33	\$0.89
New York	Buffalo-Niagara Falls NY Metro	Buffalo NY	\$2.27	\$1.02
New York	Glens Falls NY Metro	Glens Falls NY	\$2.71	\$0.98
New York	Ithaca NY Metro	Ithaca NY	\$2.54	\$1.14
New York	New York-White Plains-Wayne NY-NJ Metro Div.	New York (Manhattan) NY	\$3.75	\$1.47
New York	Plattsburgh NY Micro	Plattsburgh NY	\$1.95	\$1.10
New York	Syracuse NY Metro	Syracuse NY	\$2.65	\$1.11
North Carolina	Asheville NC Metro	Asheville NC	\$2.15	\$0.97
North Carolina	Charlotte-Gastonia-Concord NC-SC Metro	Charlotte NC	\$2.43	\$1.06
North Carolina	Durham NC Metro	Durham NC	\$2.30	\$1.05
North Carolina	Fayetteville NC Metro	Fayetteville NC	\$2.94	\$1.07
North Carolina	Goldsboro NC Metro	Goldsboro NC	\$2.65	\$1.05
North Carolina	Greenville NC Metro	Greenville NC	\$2.61	\$1.16
North Carolina	Hickory-Lenoir-Morganton NC Metro	Hickory NC	\$2.84	\$1.06
North Carolina	Kinston NC Micro	Kinston NC	\$2.32	\$0.88
North Carolina	Lexington-Thomasville NC Micro	Lexington-Thomasville NC	\$2.49	\$1.05
North Carolina	Raleigh-Cary NC Metro	Raleigh NC	\$2.34	\$1.04
North Carolina	Wilmington NC Metro	Wilmington NC	\$2.24	\$1.10
North Carolina	Winston-Salem NC Metro	Winston-Salem NC	\$2.03	\$1.14
North Carolina	NonMetro US	Marion-McDowell County NC	\$2.09	\$0.89
North Dakota	Bismarck ND Metro	Bismarck-Mandan ND	\$2.27	\$1.13
North Dakota	Fargo ND-MN Metro	Fargo-Moorhead ND-MN	\$2.12	\$1.01
North Dakota	Minot ND Micro	Minot ND	\$2.67	\$1.44
Ohio	Akron OH Metro	Akron OH	\$2.31	\$1.03
Ohio	Ashland OH Micro	Ashland OH	\$2.60	\$1.18
Ohio	Cincinnati-Middletown OH-KY-IN Metro	Cincinnati OH	\$1.95	\$0.87
Ohio	Cleveland-Elyria-Mentor OH Metro	Cleveland OH	\$2.37	\$0.96
Ohio	Columbus OH Metro	Columbus OH	\$2.73	\$0.92
Ohio	Dayton OH Metro	Dayton OH	\$2.61	\$1.02
Ohio	Findlay OH Micro	Findlay OH	\$2.48	\$1.16
Ohio	Lima OH Metro	Lima OH	\$2.88	\$1.36
Ohio	Norwalk OH Micro	Norwalk-Huron County OH	\$3.00	\$1.12
Ohio	Toledo OH Metro	Toledo OH	\$2.54	\$1.07
Oklahoma	Ardmore OK Micro	Ardmore OK	\$1.98	\$1.11
Oklahoma	Enid OK Micro	Enid OK	\$2.24	\$0.99
Oklahoma	McAlester OK Micro	McAlester OK	\$1.50	\$0.89
Oklahoma	Muskogee OK Micro	Muskogee OK	\$2.85	\$1.16
Oklahoma	Oklahoma City OK Metro	Edmond OK	\$1.91	\$1.00

Exhibit 4

ACCRA Average Prices

Q1 2006

<u>State</u>	<u>Metro/Micro</u>	<u>Urban Area and State</u>	<u>Toothpaste</u>	<u>Shampoo</u>
Oklahoma	Oklahoma City OK Metro	Norman OK	\$2.23	\$1.04
Oklahoma	Oklahoma City OK Metro	Oklahoma City OK	\$1.98	\$0.97
Oklahoma	Stillwater OK Micro	Stillwater OK	\$2.21	\$0.98
Oklahoma	Tulsa OK Metro	Tulsa OK	\$2.37	\$0.98
Oklahoma	NonMetro US	Pryor Creek OK	\$2.03	\$1.06
Oregon	Klamath Falls OR Micro	Klamath Falls OR	\$2.68	\$0.96
Oregon	Portland-Vancouver-Beaverton OR-WA Metro	Portland OR	\$2.97	\$1.15
Oregon	NonMetro US	Lincoln County OR	\$2.49	\$1.23
Pennsylvania	Erie PA Metro	Erie PA	\$2.37	\$0.87
Pennsylvania	Indiana PA Micro	Indiana County PA	\$2.36	\$0.99
Pennsylvania	Lancaster PA Metro	Lancaster PA	\$2.55	\$1.15
Pennsylvania	Lebanon PA Metro	Lebanon PA	\$2.49	\$1.17
Pennsylvania	Philadelphia PA Metro Div.	Philadelphia PA	\$2.34	\$1.17
Pennsylvania	Pittsburgh PA Metro	Pittsburgh PA	\$2.21	\$1.43
Pennsylvania	York-Hanover PA Metro	York County PA	\$2.52	\$0.97
Rhode Island	Providence-New Bedford-Fall River RI-MA Metro	Providence RI	\$2.50	\$0.87
South Carolina	Anderson SC Metro	Anderson SC	\$2.55	\$1.05
South Carolina	Charleston-North Charleston SC Metro	Charleston-N Charleston SC	\$2.23	\$1.11
South Carolina	Columbia SC Metro	Camden SC	\$2.75	\$1.01
South Carolina	Greenville SC Metro	Greenville SC	\$2.05	\$1.07
South Carolina	Hilton Head Island-Beaufort SC Micro	Hilton Head Island SC	\$2.79	\$1.09
South Carolina	Myrtle Beach-Conway-North Myrtle Beach SC Metro	Myrtle Beach SC	\$2.14	\$0.96
South Carolina	Sumter SC Metro	Sumter SC	\$2.72	\$1.00
South Dakota	Vermillion SD Micro	Vermillion SD	\$2.55	\$1.24
Tennessee	Chattanooga TN-GA Metro	Chattanooga TN	\$2.49	\$0.94
Tennessee	Clarksville TN-KY Metro	Clarksville TN	\$1.56	\$1.72
Tennessee	Cleveland TN Metro	Cleveland TN	\$2.46	\$0.93
Tennessee	Dyersburg TN Micro	Dyersburg TN	\$1.52	\$1.04
Tennessee	Jackson TN Metro	Jackson-Madison County TN	\$2.11	\$0.93
Tennessee	Johnson City TN Metro	Johnson City TN	\$2.07	\$0.98
Tennessee	Kingsport-Bristol-Bristol TN-VA Metro	Kingsport TN	\$2.25	\$0.97
Tennessee	Knoxville TN Metro	Knoxville TN	\$1.65	\$0.90
Tennessee	Memphis TN-MS-AR Metro	Memphis TN	\$2.13	\$1.05
Tennessee	Morristown TN Metro	Morristown TN	\$2.10	\$1.00
Tennessee	Nashville-Davidson-Murfreesboro TN Metro	Murfreesboro-Smyrna TN	\$2.43	\$1.02
Texas	Abilene TX Metro	Abilene TX	\$1.87	\$0.97
Texas	Amarillo TX Metro	Amarillo TX	\$2.03	\$0.97
Texas	Austin-Round Rock TX Metro	Austin TX	\$1.99	\$0.97
Texas	Austin-Round Rock TX Metro	Round Rock TX	\$1.86	\$0.96
Texas	Austin-Round Rock TX Metro	San Marcos TX	\$1.95	\$0.90

Exhibit 4

ACCRA Average Prices
Q1 2006

<u>State</u>	<u>Metro/Micro</u>	<u>Urban Area and State</u>	<u>Toothpaste</u>	<u>Shampoo</u>
Texas	Beaumont-Port Arthur TX Metro	Beaumont TX	\$2.76	\$0.99
Texas	Brownsville-Harlingen TX Metro	Brownsville TX	\$2.51	\$0.95
Texas	Brownsville-Harlingen TX Metro	Harlingen TX	\$2.24	\$0.95
Texas	Corpus Christi TX Metro	Corpus Christi TX	\$2.43	\$0.96
Texas	Dallas-Plano-Irving TX Metro Div.	Dallas TX	\$2.84	\$1.20
Texas	El Paso TX Metro	El Paso TX	\$2.86	\$1.04
Texas	Fort Worth-Arlington TX Metro Div.	Arlington TX	\$2.13	\$1.03
Texas	Fort Worth-Arlington TX Metro Div.	Fort Worth TX	\$2.10	\$1.05
Texas	Fort Worth-Arlington TX Metro Div.	Weatherford TX	\$2.66	\$0.94
Texas	Houston-Sugar Land-Baytown TX Metro	Conroe TX	\$2.53	\$0.95
Texas	Houston-Sugar Land-Baytown TX Metro	Houston TX	\$2.22	\$0.94
Texas	Killeen-Temple-Fort Hood TX Metro	Temple TX	\$1.95	\$0.96
Texas	Longview TX Metro	Longview TX	\$1.95	\$0.96
Texas	Lubbock TX Metro	Lubbock TX	\$2.01	\$0.84
Texas	Lufkin TX Micro	Lufkin TX	\$2.71	\$1.15
Texas	Midland TX Metro	Midland TX	\$2.45	\$0.97
Texas	Odessa TX Metro	Odessa TX	\$2.34	\$1.10
Texas	Paris TX Micro	Paris TX	\$2.04	\$0.96
Texas	San Angelo TX Metro	San Angelo TX	\$2.16	\$0.98
Texas	San Antonio TX Metro	San Antonio TX	\$1.97	\$0.96
Texas	San Antonio TX Metro	Seguin TX	\$2.23	\$0.96
Texas	Sherman-Denison TX Metro	Sherman-Denison TX	\$2.07	\$1.02
Texas	Texarkana TX-Texarkana AR Metro	Texarkana TX-AR	\$2.73	\$1.00
Texas	Tyler TX Metro	Tyler TX	\$2.16	\$0.98
Texas	Waco TX Metro	Waco TX	\$1.99	\$0.96
Utah	Cedar City UT Micro	Cedar City UT	\$2.34	\$0.95
Utah	St. George UT Metro	St. George UT	\$2.34	\$0.96
Utah	Salt Lake City UT Metro	Salt Lake City UT	\$2.58	\$0.98
Vermont	Burlington-South Burlington VT Metro	Burlington-Chittenden Co VT	\$2.99	\$1.56
Virginia	Charlottesville VA Metro	Charlottesville VA	\$2.36	\$1.00
Virginia	Harrisonburg VA Metro	Harrisonburg VA	\$2.82	\$1.05
Virginia	Martinsville VA Micro	Martinsville-Henry County VA	\$2.37	\$1.07
Virginia	Richmond VA Metro	Richmond VA	\$2.39	\$1.03
Virginia	Roanoke VA Metro	Roanoke VA	\$2.29	\$0.95
Virginia	Staunton-Waynesboro VA Micro	Staunton - Augusta County VA	\$2.84	\$0.98
Virginia	Virginia Beach-Norfolk-Newport News VA-NC Metro	Hampton Roads-SE Virginia VA	\$2.26	\$1.01
Virginia	Washington-Arlington-Alexandria DC-VA-MD-WV Metro Div.	Prince William County VA	\$2.64	\$1.04
Virginia	NonMetro US	Lexington - Buena Vista - Rockbridge VA	\$2.80	\$0.96
Washington	Bellingham WA Metro	Bellingham WA	\$2.62	\$1.07
Washington	Kennewick-Richland-Pasco WA Metro	Richland-Kennewick-Pasco WA	\$2.34	\$1.04

Exhibit 4

ACCRA Average Prices

Q1 2006

<u>State</u>	<u>Metro/Micro</u>	<u>Urban Area and State</u>	<u>Toothpaste</u>	<u>Shampoo</u>
Washington	Olympia WA Metro	Olympia WA	\$2.71	\$1.19
Washington	Portland-Vancouver-Beaverton OR-WA Metro	Vancouver WA	\$2.24	\$1.02
Washington	Seattle-Bellevue-Everett WA Metro Div.	Seattle WA	\$2.50	\$1.14
Washington	Tacoma WA Metro Div.	Tacoma WA	\$2.97	\$1.17
West Virginia	Charleston WV Metro	Charleston WV	\$2.03	\$0.92
West Virginia	Morgantown WV Metro	Morgantown WV	\$2.37	\$0.89
Wisconsin	Appleton WI Metro	Appleton WI	\$2.27	\$1.02
Wisconsin	Eau Claire WI Metro	Eau Claire WI	\$2.29	\$1.03
Wisconsin	Green Bay WI Metro	Green Bay WI	\$1.93	\$0.97
Wisconsin	Janesville WI Metro	Janesville WI	\$2.33	\$1.06
Wisconsin	Milwaukee-Waukesha-West Allis WI Metro	Milwaukee-Waukesha WI	\$2.23	\$0.99
Wisconsin	Sheboygan WI Metro	Sheboygan WI	\$2.12	\$1.11
Wisconsin	Stevens Point WI Micro	Stevens Point-Plover WI	\$2.47	\$0.96
Wisconsin	Wausau WI Metro	Wausau WI	\$2.37	\$1.25
Wisconsin	Wisconsin Rapids-Marshfield WI Micro	Marshfield WI	\$2.45	\$1.01
Wyoming	Cheyenne WY Metro	Cheyenne WY	\$2.27	\$1.05
Wyoming	Gillette WY Micro	Gillette WY	\$2.14	\$0.94
U.S. Average (Excluding CA)			\$2.37	\$1.05
CA Average			\$3.03	\$1.35
CA Premium			27.8%	28.7%

Source: ACCRA, The Council for Community and Economic Research